U.PORTO

MESTRADO EM MARKETING

ACCESS-BASED CONSUMPTION: EXAMINING DRIVERS, DETERRENTS AND PROFILES OF ADOPTERS AND NON-ADOPTERS.

SOFIA MARIA BARROSO PAULA MARQUES

M

2018

U.PORTO

FEP FACULDADE DE ECONOMIA UNIVERSIDADE DO PORTO

ACCESS-BASED CONSUMPTION: EXAMINING DRIVERS, DETERRENTS AND PROFILES OF ADOPTERS AND NON-ADOPTERS.

Sofia Maria Barroso Paula Marques

Dissertation
Master in Marketing

Supervised by
Prof.ª Drª. Teresa Maria Rocha Fernandes Silva

2018

Acknowledgments

"Appreciation is a wonderful thing: It makes what is excellent in others belong to us as well."
Voltaire

To my Family, especially to my Parents, thank you for giving me the opportunity to study and to take this master's degree in Marketing, for all the patience and help during, not only these past three years but also for guiding me all my life so far, showing me the right paths to take. I hope that now I can compensate for all the effort, availability and affection that you constantly offer.

To my supervisor, Profª. Drª Teresa Fernandes, thank you for your crucial guidance throughout this entire process and for your "contagious" enthusiasm, words of encouragement, good mood, and availability. I very much owe this investigation's results to you.

To my best friends who supported me, particularly my friend Tété, for all the motivation when I needed it most, thank you for always being present.

To all who responded to the questionnaire, because without their collaboration it would not be possible to carry out this study.

To all the Teachers and colleagues, with whom I deprived during this master's course for three years and who contributed to my academic and personal evolution.

Thank you all for your part in my journey.

"It always seems impossible until it's done." Nelson Mandela

Abstract

Digital technologies are progressing at a very fast rate. They are not only transforming the way people connect with each other but are also creating a new way in which people consume goods. The purpose of this study is to identify what drives users and what non-users on participating in access-based consumption (ABC), the growing trend associated to the sharing economy phenomenon where consumers are more willing to pay to temporarily access goods, as opposed to the actual transfer of ownership and possession, as well as classifying both adopters and non-adopters of this new type of consumption.

Following a literature review to contextualize this matter, five determinants are identified as possible drivers of participation on ABC, and three other factors are identified as inhibitors for using this type of non-ownership consumption. These possibilities are analysed through a quantitative study through an online questionnaire, testing nine hypotheses regarding the possible drivers and deterrents for participation on ABC, and the profile of adopters and non-adopters of ABC. Results suggest that the users' motivations to participate in ABC are primarily driven by convenience and cost savings and that what deters the non-users are their own lack of trust, (technology) efficacy and economic benefits. Findings support differences between users and non-users, with the former being younger, better educated and more digitally savvy and technologically evolved than the latter, while also corresponding mostly to single students with an average income level. This paper expects to contribute not only on generating more academic information and empirical results which are largely lacking regarding these specific topics, but also to provide marketers with more knowledge on how to communicate on this type of services, providing a better understanding of this trend and help them and other professionals to readapt their marketing strategies on ABC and other industries.

Keywords - *Access-based Consumption, Sharing Economy, Consumer Behaviour, Trend, Motivations, Deterrents, Non-ownership*

Resumo

As tecnologias digitais têm progredido rapidamente, e estão não só a transformar a maneira como as pessoas se conectam, mas também a criar uma nova forma pela qual as pessoas consomem os bens. O objetivo deste estudo é identificar o que impulsiona os utilizadores e os não-utilizadores a participarem ou não no consumo baseado em acesso (ABC), uma tendência crescente associada ao fenómeno da economia partilhada onde os consumidores estão cada vez mais dispostos a pagar para aceder temporariamente aos produtos em vez de os comprarem e serem os seus proprietários, bem como definir o utilizador e não-utilizador deste tipo de consumo.

Após uma revisão da literatura para contextualizar este tema, foram identificadas possíveis motivações para participar em ABC, assim como potenciais barreiras. Estas variáveis são analisadas através de um estudo quantitativo, através de um questionário online ao testar as nove hipóteses relativas aos possíveis motivos e impedimentos para participação em ABC e ao perfil dos utilizadores e não-utilizadores. Os resultados sugerem que o que leva os consumidores a participar em ABC são principalmente as motivações relacionadas com a conveniência e economia de custos, e que o que os impede é a sua própria falta de confiança, falta de eficácia (tecnológica) e falta de benefícios económicos. São observadas também diferenças entre utilizadores e não utilizadores, sendo os primeiros mais jovens, mais instruídos e mais informados em termos tecnológicos do que os últimos, além de corresponderem principalmente a estudantes solteiros com um nível médio de rendimento. Esta investigação espera contribuir não só no desenvolvimento de informações académicas e resultados empíricos que são escassos relativamente aos tópicos mencionados, mas também facilitar aos profissionais de marketing mais conhecimento sobre como comunicar neste tipo de serviços, proporcionando uma melhor compreensão desta tendência e ajudá-los e outros profissionais a readaptarem suas estratégias de marketing em ABC e noutros sectores.

Palavras-chave - *Consumo baseado no acesso, Economia de partilha, comportamento do consumidor, tendências, motivações, impedimentos, não-propriedade*

Index

Acknowledgments i

Abstract ii

Resumo iii

Figure Index vi

Table Index vii

PART I - Introduction 1

PART II – Literature Review 3

1. Contextualizing the SE phenomenon 3

2. Defining the different concepts associated to the SE 6

3. Access-based consumption 9

3.1. Dimensions of ABC services 11

3.2. Drivers of participation in ABC 13

3.3. Deterrents of participation in ABC 18

PART III - Empirical study 24

1. Problem definition and research objectives 24

2. Conceptual model and research hypotheses 25

3. Methodology 26

4. Data collection 30

5. Data analysis and findings 31

5.1. Sample description 32

5.2. Descriptive analysis 40

5.2.1. Users (Table 3) 40

5.2.2. Non-users (Table 4) 42

5.3. Factorial, reliability and validity analysis 43

5.3.1. Users (Table 5) 44

5.3.2. Non-users (Table 6) 46

5.4. Hypothesis Testing – Multiple Regression Analysis and Chi square tests 47

5.4.1. H1-H5 Testing results: Drivers of ABC 49

5.4.2. H6-H8 Testing results: Deterrents of ABC 51

5.4.3. H9 Testing results: Profile of users and non-users of ABC 54

6. Discussion of results 59

PART IV – CONCLUSION **68**

1. Final Considerations 68

2. Theoretical and managerial contributions 69

3. Limitations and recommendations for future research 71

APPENDICES **72**

Appendix I- Figure of the Model of the Sharing Economy 72

Appendix II - Concepts summary 72

Appendix III - ABC by Bardhi & Eckhardt (2012); Belk (2014b); Benoit et al. (2017) ... 73

Appendix IV - Different motivations on ABC by distinct authors 73

Appendix V– Survey – English Version 74

Appendix VI– Survey – Portuguese Version 80

Appendix VII – SPSS Multiple Linear Regression Outputs - Users 86

Appendix VIII – SPSS Multiple Linear Regression Outputs – Non-users 87

Appendix IX: Cross-tabs: Chi-square tests to Users vs Non-Users 89

REFERENCES **91**

Figure Index

Figure 1 – Adapted from the Integrative framework of customer barriers for innovation services related to ABC services by Claudy et al. (2015); Hazée et al. (2017).....22
Figure 2 - Research model and hypotheses 26
Figure 3 - Users: Age.....32
Figure 4 - Non-users: Age 32
Figure 5 - Users: Gender 33
Figure 6 - Non-users: Gender.....33
Figure 7 - Users: Employment Status.....34
Figure 8 - Non-users: Employment Status 34
Figure 9 - Users: Education Level.....35
Figure 10 - Non-users: Education Level.....35
Figure 11 - Users: Income Level 36
Figure 12 - Non-users: Income Level.....36
Figure 13 - Users: Marital Status 37
Figure 14 - Non-users: Marital Status.....37
Figure 15 - Users - If I hear about a new technology I will look for ways to try it out 37
Figure 16 - Non - users: If I hear about a new technology I will look for ways to try it out 38
Figure 17 - Users - Do you usually shop online?.....38
Figure 18 - Non-users: Do you usually shop online?.....38
Figure 19 - Users - Do you use apps on your smartphone?.....39
Figure 20 - Non-users: Do you use apps on your smartphone?.....39
Figure 21 - Users: Please choose one of these platforms in order to answer the questions that will follow 39
Figure 22- Normal probability PLOT by SPSS.....49
Figure 23 - Normal probability PLOT by SPSS.....52

Table Index

Table 1- Research hypotheses....25
Table 2 - Survey's adapted questions and structure....28
Table 3 - Means, Minimum and Maximum value and Standard deviation of all items concerning the drivers....41
Table 4 - Means, Minimum and Maximum value and standard deviation of all the items concerning the deterrents....42
Table 5- Measurement scales, reliability and dimensionality statistics of Users....45
Table 6 - Measurement scales, reliability and dimensionality statistics of Non-users....46
Table 7 - Residuals Statistics by SPSS....49
Table 8 - Durbin Watson Statistic....50
Table 9 - Users Collinearity Statistics....50
Table 10 - H1-H5 testing results: regression analyses between willingness to engage in ABC and motivations....51
Table 11 - Residuals Statistics....52
Table 12 - Durbin Watson Statistic....53
Table 13 - Users Collinearity Statistics....53
Table 14 - H6-H8 testing results: regression analyses between willingness to engage in ABC and motivations....54
Table 15 - Chi-square tests - Age....55
Table 16 - Chi-square tests – Gender....55
Table 17 - Chi-square tests – Employment status....56
Table 18 - Chi-square tests – Education Level....56
Table 19 - Chi-square tests – Monthly income....56
Table 20 - Chi- square tests - Marital Status....57
Table 21 - Chi-square tests -If I hear about a new technology I will look for ways to try it out....57
Table 22 - Chi-square tests - Do you usually shop online?....58
Table 23 - Chi-square tests - Do you use apps on your smartphone?....58
Table 24 - Synthesis of the validity of the study hypotheses....59

PART I - Introduction

The development of the internet, the global financial crisis and major ecological concerns among society have generated new consumer habits, who become more willing to pay for to temporarily access to goods and services instead of buying and owning them (Bardhi & Eckhardt, 2012; Belk, 2014b). This trend towards access over ownership, where consumers can share value between each other, has generated a growing phenomenon (Godelnik, 2017; GrybaitĖ & StankeviČIenĖ, 2016; Möhlmann, 2015), known as "Access-based consumption" (ABC) (Bardhi & Eckhardt, 2012), which has attracted attention among academics and managers throughout the years and led to a big debate about its causes, consequences and different motivations for its users and what deters its non-users.

> *"While the phenomenon of access-based consumption has been noted in the literature, we lack an understanding of what the nature of consumption under conditions of access looks like." (Bardhi & Eckhardt, 2012, p. 882)*

Although this phenomenon is growing, it is still in its infancy and lacking in quantitative studies and empirical evidences (Bardhi & Eckhardt, 2012; Benoit, Baker, Bolton, Gruber, & Kandampully, 2017; Godelnik, 2017; Hamari, Sjöklint, & Ukkonen, 2016; Lamberton & Rose, 2012; Sigala, 2017; Marketing Science Institute, 2016) regarding why consumers engage in the use of these services or not. Thus, this study aims to fill the gap by analysing the consumer adoption and non-adoption of these access-based platforms and generate more knowledge for academic and business use by identifying the answers for the following research questions (RQ):

RQ [1] What drives users to adopt ABC?
RQ [2] What deters non-users from adopting ABC?
RQ [3] What is the profile of adopters and non-adopters of ABC?

Additionally, its conclusions are particularly aiming to guide marketers in the Sharing Economy (SE) field in elaborating better marketing and management strategies to reach its consumers and targets more efficiently within the future, but also managers who do not carry out this type of activity, which can therefore understand why their clients are not buying their

services and consuming their products as they used to.

With the purpose to reach and answer its objectives, the present dissertation is divided into four parts: the introduction, the literature review, the empirical study, and lastly its conclusions. Part I is solely an introduction to this paper to guide the reader on how this paper will be presented. Part II includes a revision on the literature about the SE phenomenon which the ABC tends to be associated with, as well as its contextualization and conceptualization by distinct scholars. Equally in Part II the definition of ABC is introduced and an explanation about why choosing this perspective, a conceptualization of both motivations and deterrents for its respective possible users and non-users concerning its pioneer studies. Part III refers to the empirical part of the research, presenting this investigation's problem definition and objectives, the conceptual model and research hypotheses. Part III also includes a clarification on its chosen methodology of using a quantitative method through an online survey by explaining the structure of the questionnaire and the sample is defined. In Part IV the data analysis and its findings are exposed where the hypotheses are tested with a multiple regression analysis and a chi square test, and lastly there is a discussion of its results. Finally, Part V focuses on the conclusions about the results provided with this investigation.
In the conclusions, some final considerations are demonstrated, the contributions for academic and managerial use are presented, as well as the limitations of this study and suggestions for future research.

PART II – Literature Review

This paper about the motivations and barriers for users and non-users of ABC services would not be viable without first clarifying and defining the following concepts that are part of its essence. It is therefore crucial to review the SE phenomenon - its distinct definitions and terms used by different authors, as well as the definition of the ABC and the possible motivations concerning users and deterrents regarding non-users across industries behind this new era of consumption, in order to achieve a correct understanding of the topic of this dissertation.

To find about secondary data, a literature review was carried out to generate an overall view of this current research. For this study, data was gathered from multiple sources as the investigation is based on many articles from databases such as Web of Science, Scopus, B-on, EBSCO Econlit, Emerald, among others, discussing the key concepts of this paper that will follow.

1. Contextualizing the SE phenomenon

> *"In the last decade, the familiar concepts of 'sharing' and 'economy' have become increasingly co-joined in order to describe emergent, often digitally mediated, means of enjoying, acquiring or exchanging goods, services, knowledge and experiences together with others."*
>
> Davies, Donald, Gray, and Knox-Hayes (2017, p. 210)

The SE is a fast-growing technological phenomenon (Belk, 2014b; Bocker & Meelen, 2017; Botsman & Rogers, 2010; Bradley & Pargman, 2017; Cheng, 2016; Gobble, 2017; GrybaitĖ & StankeviČIenĖ, 2016; Hamari et al., 2016; Möhlmann, 2015; Schor & Fitzmaurice, 2015) and a trend (Bardhi & Eckhardt, 2012; Godelnik, 2017; GrybaitĖ & StankeviČIenĖ, 2016; Möhlmann, 2015) that is transforming consumer behaviour and making social sharing and exchange a common approach especially in the most advanced economies (Ozanna & Ballantine, 2010; Piacentini et al., 2012) (*apud* Möhlmann, 2015).

As stated by Belk (2014a, p. 1595), a distinguished American Professor and researcher on consumption and consumer behaviour, sharing is *"as old as mankind"*. Offline sharing has always existed, especially among families, friends and neighbours (Belk, 2010). However, the internet and the rise of the social web, or the Web 2.0 (John, 2013; Möhlmann, 2015), changed the way people connect with each other by enhancing an easy constitution of

networks and communities, which allow the sharing of content in new ways, reaching not just the close community around them, but also on a larger-scale (Bucher, Fieseler, & Lutz, 2016). The digital SE provides a matching service (Barnes & Mattsson, 2016) between people that have never met before and can connect with online, allocating resources where they are needed . Sigala (2017, p.2) shares the same opinion by believing that,

> *"Nowadays, customers are not only using Web 2.0 for sharing opinions, reviews and market information, but also for sharing and trading their own goods."*

Due to the increased attention given to this trend and the growth of this type of sharing platforms throughout the last decade (Davies et al., 2017), a general definition was added to the Oxford English dictionary in 2015 (*apud* Gobble, 2017), as SE being,

> *"An economic system in which assets or services are shared between private individuals, either free or for a fee, typically by means of the Internet."*

As shown in Appendix 1 – Model of the SE by GrybaitĖ and StankeviČIenĖ (2016) and accordingly, the SE basically exists through internet platforms where two members – the owner/provider of a product or service and the seeker of goods or services - interact directly with each other, without the need of a mediator, which at the same time promotes a more transparent business and, as reported by Hatzopoulos and Roma (2017), this type of operative marketplace thus eases the exchange of goods between peers.

This collaborative commerce has been growing with exponential rates and challenging traditional companies that are being sidestepped by customers who have been buying from each other by connecting online through these sharing platforms (Milanova & Maas, 2017; Sigala, 2017). Companies performing in this new sector of internet-facilitated sharing (Belk, 2014b) provide a service to customers by offering a trusted based site for consumers to exchange value between them, value that can be anything from renting an underutilized asset such as an extra room in an apartment they own or even exchanging know-how for money. (Belk, 2010)

What it also important to point out in this phenomenon, and stated by Sigala (2017), to the addition of this type of collaborative commerce bringing a "commercial layer" on the social media platforms and vice versa, it has also revolutionized and reshaped the shopping experiences on marketplaces (Sigala, 2017) and the way transactions are formed between owners and seekers, disrupting the traditional value chain market as we know it. Likewise,

according to Botsman and Rogers (2010), this phenomenon introduced new business ideas to people and new forms of entrepreneurship.

According to Giesler (2006), it all started with *Napster* in 1999 - the first file sharing platform among peers (P2P), where people could be providers and consumers simultaneously, by downloading and uploading movies and music they owned, which caused a considerable drop in sales to the music and movie industry. After engaging in several lawsuits regarding the intellectual property rights, *Napster* was forced to shut down in 2001 but then again reopened later, re-established in a legal system as a digital music store (Belk, 2014b).

These file sharing platforms that were created in the meantime such as *Pirate bay, BitTorrent*, and others (Belk, 2014b), began a "war on sharing" (Aigrain 2012) (*apud* Belk, 2014b) which gave rise to new businesses ideas that revolutionized these industries and many other industries that initially were of a noncollaborative nature according to Möhlmann (2015). Today, platforms such as *Spotify*, *iTunes* and several others succeed in providing legal downloads or streaming of movies and music (Belk, 2014b). This disruptive type of commerce has created a buzz and a widespread controversy about readapting the existing regulations, since its consumers do not have to follow the same market regulation and tax obligations that are applied to similar existing businesses, in practically all industries (Frenken 2017), especially concerning traditional rental businesses with the appearance of *Airbnb* and other accommodation platforms (Sigala, 2017) .

Besides, successful new sharing businesses, which are mainly P2P marketplaces but also B2C models, are likely to disturb established industries since sharing and this new collaborative behaviour among consumers results in fewer purchases by individual ownership and facilitates a shift to shared ownership or temporary access. (Boesler, 2013) (*apud* Bardhi & Eckhardt, 2012; Belk, 2014a).

Statistically speaking, PwC's (2015) report about the SE business speculatively estimates that globally the SE profits will potentially increase to US$ 335 billion by 2025 compared with US$ 15 billion in 2015 within the five key sharing sectors – travel, car sharing, finance, staffing and music and video streaming. Moreover, this same report says that 6% of the US population has participated as a consumer in the hospitality SE and that 1,4% has served as a provider in 2015. However, according to Cheng (2016) there is no standard way of quantifying the size of the SE globally.

Many of the sharing and collaborative consumption organizations that currently exist benefitted from the global economic crisis (Bardhi & Eckhardt, 2012) which were appealing alternatives for consumers that became more price sensitive and re-adapted their consumption patterns, but also, in consonance with Botsman and Rogers (2011) (*apud* Böcker & Meelen, 2017), the SE holds a positive environmental and social effect since it may reduce overconsumption and costs contributing to a better environment and satisfy consumers' needs too (Mont, 2002). Still, Koen and Schor (2017) argue that these internet-facilitated sharing platforms also have risen this fast since people are sharing assets they already owned and author Godelnik (2017, p. 41) suggests a straightforward approach, where people are driven by only two different thoughts, by stating that

"The SE is situated between two somewhat opposing schools of thought. One seeks to build the SE around values (…). The second school focuses on creating and capturing economic value (…)".

However, currently there are different approaches to the SE and there isn't a general consensus about what exactly means a "SE" means nor what defines sharing and not sharing, due to people, media and firms in general embracing all the different terms (Belk, 2014a) used under the so-called "umbrella concept" of the SE (Belk, 2014b; Bocker & Meelen, 2017; Botsman & Rogers, 2010; Bradley & Pargman, 2017; Cheng, 2016; Gobble, 2017; Hamari et al., 2016; Schor & Fitzmaurice, 2015; Stephany, 2015) in different contexts. The next chapter follows an analysis and a review of the main different concepts and meanings given by distinct academics in the literature in diverse contexts concerning this phenomenon.

2. Defining the different concepts associated to the SE

While the internet was still being developed, Felson and Speath (1978) (*apud* Belk, 2014b, p. 1597) introduced the term "collaborative consumption" and defined these acts being based on coordinated consumption, as

"(…) events in which one or more persons consume economic goods or services in the process of engaging in joint activities with one or more others".

This definition by Felson and Speath is vague (Belk, 2014b) and outdated since over time the internet and the Web 2.0 (John, 2013; Möhlmann, 2015) opened up a new era in consumption and sharing (Belk, 2014a), thus this definition is not focusing on the online acquisition and distribution of the resources between people and only highlighting the act of consuming joint

activities.

More recently, different authors use this same term but still in a broad and unclear way, such as Botsman & Rogers (2010) authors of the book *"What's Mine Is Yours: The Rise of Collaborative Consumption",* that mix several types of exchange such as marketplace-exchange, gift giving and sharing by defining the term collaborative consumption as the consumers' behaviour while exchanging goods through renting, lending, swapping, sharing, bartering, gifting through the internet.

Hamari et al. (2016, p. 2047) argue that the term collaborative consumption is a category belonging to the SE phenomenon, as it follows:

> *"the peer-to-peer-based activity of obtaining, giving, or sharing the access to goods and services, coordinated through community-based online services."*

On the one hand, Hamari et al. (2016) are in line with Botsman and Rogers (2010)'s definition of the collaborative consumption, including services with monetary and non-monetary transactions such as gift-giving as part of it. On the other hand, they are opposed to Möhlmann (2015), Belk (2014b), Bardhi and Eckhardt (2012)'s whose definition is based barely on the acquisition and distribution of a resource through a fee or another compensation, thus excluding gift-giving and donations which mandatorily imply a transfer of ownership. Essentially, in Belk (2014a)'s words, they position this concept – collaborative consumption – as a middle ground between sharing and marketplace exchange, with characteristics of both and call all the other activities as "pseudo-sharing".

Möhlmann (2015) also argues that collaborative consumption might refer to two types of exchange, which can be B2C services such as commercial car sharing (such as *Uber*) but also to C2C sharing in the form of "*redistribution markets*" or "*collaborative lifestyles*" (such as *Airbnb*) (Bardhi & Eckhardt, 2012; Botsman & Rogers, 2010; Mont, 2002).

For Meelen and Frenken (2015) (*apud* Bradley & Pargman, 2017) the concept of SE differs slightly by including interactions with or without monetary exchange yet exclude platforms such as *Uber* and consider them part of other market-mediated platforms namely "*on-demand economy*" or the "*gig-economy*". According to Bradley and Pargman (2017), these SE services with monetary or non-monetary exchange can be differentiated into four different types – "*for-profit organisations"; as "foundations"; "cooperatives"; "community groups"* or *"freer informal networks",* and operate in two scales: global or local.

Rifkin (2014) (a*pud* Bradley & Pargman, 2017) uses another term other than SE and collaborative consumption platforms more associated to this Web 2.0 and digitalized context (John, 2013; Möhlmann, 2015) that is "*collaborative commons*", stating that these are common networks for opened-source software and hardware which provide not only access to information but also to material resources.

Mont (2002) (*apud* Belk, 2014a) empathises the shift on the consumers' behaviour on buying services instead of products with the purpose to minimise the environmental aftermath of consumers needs and wants, and uses the term – "*Product-service system"*.

Botsman and Rogers (2010) suggest that collaborative consumption is as important as the Industrial Revolution in terms of how consumers start to think about ownership, since nowadays we are facing a new era and a new economy of transition from individual possession of things to a shared ownership and a trend where people prefer to borrow or rent things temporarily rather than actually owning them (Bardhi & Eckhardt, 2012; Belk, 2014b): the "*Access-based Consumption*" (Bardhi & Eckhardt, 2012).

Bardhi and Eckhardt (2012) combined the basic meaning of sharing and collaborative consumption and named it "Access-based consumption" (which will be explained with more detail further on, on chapter 3). In the authors perspective, the collaborative consumption is part of the general definition of the ABC and can be market mediated. Following the authors mindset, SE is a broader concept that also includes free exchanges, while ABC or collaborative consumption always implies a monetary exchange and the "access over ownership", thus no transfer of ownership involved, such as donations and buying new or second-hand goods, but a temporary access to the product or service:

> *"The consumer is acquiring consumption time with the item, and, in market-mediated cases of access, is willing to pay a price premium for use of that object." (Durgee & O'Connor 1995) (apud* Bardhi & Eckhardt, 2012, p. 881)

Belk (2014), in line with Bardhi and Eckhardt (2012) (*apud* Tussyadiah, 2014, p. 1), explains the realm of collaborative consumption as being the access to goods and services through consumers *"paying for the experience of temporarily accessing them"* .

Hamari et al. (2016) consider collaborative consumption to be based on access over ownership too (Bardhi & Eckhardt, 2012) through renting and lending (for e.g. *Airbnb*), however also ponder on being based on a transfer of ownership through swapping, donating

and purchasing new or second-hand goods (for e.g. *Ebay*). Hence, they consider these sharing service platforms to provide the possibility of both modes of exchange.

Despite the use of different terms where academics emphasize distinct aspects to describe the sharing phenomenon synonymously (GrybaitĖ & StankeviČIenĖ, 2016), a few authors use these terms interchangeably even though they can be describing different types of consumption. Theoretically this is a recent phenomenon, thus due to the lack of research and knowledge in this new consumption field there is no universally accepted definition yet of what it exactly encompasses. What can be observed, is that the definitions diverge mostly on: whether monetary exchange is allowed as a part of the collaborative consumption, if it is market mediated or not, whether it includes a transfer of ownership, if it just involves a temporary access over ownership, or even depending on the perspective of the meaning of the word "sharing". (Belk, 2014a; Hatzopoulos & Roma, 2017)

On the Appendix 2 – Concepts summary follows a Table revising the three most utilised concepts – SE; collaborative consumption and ABC - and its main differences.

The perspective by Bardhi and Eckhardt (2012) on ABC was the one chosen to follow in this dissertation as a result of the above literature review, since the SE is mainly viewed as a phenomenon and a broader concept that includes several types of exchanges along with other wide concepts that encompass different meanings, which could make this paper confusing depending on the perspective or context of the reader. This concept, by the above-mentioned authors, integrates an objective definition solely implying temporary access and consumption through a monetary exchange with no transfer of ownership unlike the free exchanges. Moreover, the term adopted – ABC - is currently a rising trend (Bardhi & Eckhardt, 2012; Godelnik, 2017; GrybaitĖ & StankeviČIenĖ, 2016) and, empirically speaking, on this type of ABC, the research and information is largely lacking (Tussyadiah, 2016) so by working through this perspective, it will hopefully support managers and marketers belonging to this area by providing a better understanding of this trend, especially by analysing its motivations and deterrents regarding the consumers.

3. Access-based consumption

"Ownership is no longer the ultimate expression of consumer desire." (Chen 2009; Marx 2011) (*apud* Bardhi & Eckhardt, 2012, p. 881)

We are facing a shift in consumer's behaviour, a new mindset (Bucher et al., 2016; Godelnik, 2017; GrybaitĖ & StankeviČIenĖ, 2016) in which people prefer to pay and temporarily access goods and services rather than owning them.

Historically access has existed on a not-for-profit basis among consumers but wasn't mediated by a market (Bucher et al., 2016; Milanova & Maas, 2017), such as visiting art galleries (Chen, 2009). However, during the last decade many businesses have arisen that go beyond these traditional forms of access (Bardhi & Eckhardt, 2012) and are now mostly market-mediated.

Bardhi & Eckhardt (2012, p.881) define ABC as

"transactions that can be market mediated but where no transfer of ownership takes place".

Thus, the two trading activities encompassed on this type of consumption are usually through renting, lending or borrowing (Frenken & Schor, 2017; Hamari et al., 2016). According to Bardhi and Eckhard (2012) it can also be gained through paid memberships to clubs and organisations in order to share products owned by other companies, through redistribution markets (Botsman & Rogers, 2010) where under-utilised assets can be used by people who need them for a period of time, and finally over collaborative lifestyles where people with similar needs and interests connect through social networks and share goods or even space and skills (Botsman & Rogers, 2010). Botsman and Rogers (2010) argue that this ABC is different to the traditional rentals forms of sharing in terms of being more self-service and fuelled by the internet, which makes it more collaborative and where its users are looking for utilitarian, rather than social, value. Moreover, there are many advantages inherent to this type of consumption such as convenience and cost-efficient access to resources without the financial, social or emotional ownership obligations (Bardhi & Eckhardt, 2012) disrupting many traditional industries (Chen, 2009).

To distinguish the many forms of access in ABC in a particular context, Bardhi and Eckhardt (2012) defined six dimensions: temporality, anonymity, market mediation, consumer involvement, type of accessed object and lastly political consumerism. The main characteristics of these six dimensions will be subsequently explained in order to make this

type of consumption clearer.

3.1. Dimensions of ABC services

Temporality:

Comparing to usual ownership of goods, ABC is temporary (Chen 2009) (a*pud* Bardhi & Eckhardt, 2012) and varies in two characteristics: duration of access and usage. Duration can be of short-term mainly through single transactions or long-term such as paying a membership (for e.g. *Netflix*). Regarding the usage, it can also vary from short-term (for e.g. if a consumer pays for a one-night in *Airbnb)* or long-term by paying for a longer access to a good (for e.g. through car leasing) (Bardhi & Eckhardt, 2012). As stated by Belk (2010), while sharing a good, consumers may experience a sense of perceived ownership, even though there is no transfer of ownership involved, so Bardhi and Eckhardt (2012) believe that this aspect of temporarily may negatively influence the consumer-to-object relationship and the consumer's perceived shared ownership when they use the accessed goods for a short-term period or infrequently, whilst using the access goods for long-term periods consumers are more likely to develop a relationship with the goods (for e.g. using a community garden) and feel like they own them even though they do not.

Anonymity:

For the authors this dimension influences the relationship between consumers and behaviour. Firstly, access can differ on the interpersonal anonymity towards the consumption. It can be totally anonymous where consumers are not looking for interactions with the other consumers (Bardhi & Eckhardt, 2012) thus can lead to a more irresponsible behaviour with the object, or public where consumers are sharing goods accessed by other consumers and most likely leads the consumer to behave more responsibly. Secondly, in the authors words, the proximity between the object and the consumer may influence the relationship and the practices of consuming the object more frequently, (for e.g. a community garden close to the consumer's house) where the consumer will experience a sense of ownership over the object better.

Market mediation:

The authors state that there are distinct levels of market mediation – not-for-profit and for-profit -, which can also influence the relationships between consumers and accessed goods. Non-profit is when consumers can gain access to goods and services through technology (for e.g. Time banks), for-profit happens when profit is the driver for the interactions between consumers (such as the payment of a monthly fee to use of *Spotify*).

Consumer involvement:

This dimension is related on whether the consumers have a limited or extensive involvement with the accessed good or service. As mentioned by Bardhi and Eckhardt (2012) in traditional rental services such as *Netflix*, consumers are more likely to have a limited involvement, whilst in peer-to-peer rental services such as *Airbnb*, where consumers can "almost play the role of an employee" (Frei, 2005) (*apud* Bardhi & Eckhardt, 2012) and there is higher consumer co-creation the consumer is more intensively involved and so there is naturally a closer relationship between the consumers and the object.

Type of accessed object:

According to the authors, the type of accessed object also takes part in the nature of ABC and there are two different types: the goods in question being experiential or functional and the fact that it can be material or of a digital materiality (Bardhi & Eckhardt, 2012). Chen (2009), regarding his study of experiential access on art, states that consumers do not sense value from functional products unless they are owned, whilst Bardhi and Eckhardt (2012) come up with another conclusion when studying *Zipcar* as an accessed and not owned object, suggesting that customers do extract value from functional goods such as car sharing. With regards to materiality, immaterial goods or services such as *Netflix* and other online digitalized files are more favourable for sharing since it leads to a more prosocial motivation (Belk, 1010) (*apud* Bardhi & Eckhardt, 2012) when comparing to material or offline goods, where the motivation is more connected to the profit and economic benefits of accessing these goods (Milanova & Maas, 2017).

Political consumerism:

In this last dimension of the authors' conceptualization, they state that ABC's consumers may choose to participate in ABC or traditionally buy and own goods as a form of promoting their values and ideological interests. So, if a consumer wants to give up on owning goods and start to pay to temporarily access them it might be to promote its interest in being more environmentally sustainable and fighting the anti-consumption movements, such as using car-sharing or community gardens (Bardhi & Eckhardt, 2012).

According to Bardhi and Eckhardt (2012), there are similarities and differences between sharing, and access-based consumption. On the one hand, the similarities where "both modes of consumption do not involve a transfer of ownership" (Möhlmann, 2015) so people just distribute and share with other people what they own (which can be a product or service or other more abstract things such as knowledge), thus in this case consumption can also be based on a more prosocial and not-for profit context (Chen, 2009). On the other hand, differences where in access there is no perceived sense of shared or joint ownership (Bardhi & Eckhardt, 2012), so consumers don't gather resources and just pay to have temporary access to use a good or a service through a membership fee or another monetary exchange, while in sharing the good or service can give a temporary sense of jointly shared ownership even if it's temporarily.

To simplify its comprehension the Appendix 3 - ABC by Bardhi and Eckhardt (2012), Belk (2014b), Benoit et. al, (2017) summarizes the meaning of ABC, in line with the views of the mentioned authors.

Bardhi and Eckhardt (2012), also favour calling this economy the "Access Economy" instead of SE, since in the authors perspective sharing is only a true form of exchange when it happens between people who share with whom is within their "aggregate extended self" (Belk 1988) (a*pud* Belk, 2010) or sharing in, without having any profit as goal, however in this access economy "sharing" is market mediated and there is a monetary exchange (Bardhi & Eckhardt, 2012).

3.2. Drivers of participation in ABC

"(…) There is neither much knowledge about the fact why users engage in collaborative activities nor why

> *many people are still reluctant to participate in this emerging trend. In fact, research contributions addressing determinants of the usage of collaborative consumption services remain rare and have a number of shortcomings. First, research primarily focuses on isolated determinants, instead of assessing them and their relative strengths holistically. Second, many research contributions do not explicitly differentiate between various forms of collaborative consumption services and industries."* (Jenkins et al., 2014) (*apud* Möhlmann, 2015, p. 193)

Authors Ryan and Deci (2000) have widely studied the distinct types of motivation in human behaviour, which considerably contributed to the understanding of the consumption behaviour and its experience by observing that motivation depends on each human and on many varying factors with different kinds and levels: intrinsic or extrinsic oriented motivations, that they named the "*Self-determination theory*".

In accordance with the authors, intrinsically motivated behaviours are natural and spontaneous motivations that exist within individuals, that emanate from one's sense of self (Böcker & Meelen, 2017), their relationships with the goods or services and which are performed out of interest and with the purpose to act for the enjoyable or hedonic feelings or challenges. (Ryan & Deci, 2000). Extrinsically motivated behaviours are those performed out of pressure, not representative of one's self with (Bocker & Meelen, 2017) with an external purpose, such as a reward.

As the number of participants within SE has risen (Botsman & Rogers, 2010) and it is expected to increase over the forthcoming years (PwC's, 2015), the motivational factors for why consumers choose ABC as a way of consuming goods and services becomes of growing interest for companies, consumers as well as for the academics (Benoit et al., 2017; Milanova & Maas, 2017; Tussyadiah, 2014).

Insights by pioneer studies made on motivational factors have been provided by several academics (Bardhi & Eckhardt, 2012; Botsman & Rogers, 2010; Hamari et al., 2016), but overall, the researchers use a variety of factors to explain the reasons behind this emerging trend (Bardhi & Eckhardt, 2012; Godelnik, 2017; GrybaitĖ & StankeviČIenĖ, 2016; Möhlmann, 2015). The scholars mix several types of contexts within the SE with distinct forms of exchange (Möhlmann, 2015), include free exchange platforms, activities with transfer of ownership (Hamari et al., 2016), market mediated services (Belk, 2014b), or simply analyse a context-specific platform or an isolated determinant (Bardhi & Eckhardt,

2012; Tussyadiah, 2014), which makes the investigation in context essential, in order to better understand the true nature and determinants of these specific behaviours in a general view (Bardhi & Eckhardt, 2012; Benoit et al., 2017; Hazée, Delcourt, & Van Vaerenbergh, 2017; Roos & Hahn, 2017).

Appendix 4 - Different motivations on ABC by distinct authors, follows a review of the results from twelve studies by Bardhi and Eckhardt (2012); Chen (2009); Durgee and Oconnor (1995); Forno and Garibaldi (2015); Hamari et al., 2016; Hwang and Griffiths (2017); Joo (2017); Lawson, Gleim, Perren, and Hwang (2016); Möhlmann (2015); Tussyadiah (2014); Zhu, So, and Hudson (2017) concerning ABC services that, despite considering different meanings by distinct authors, gives an idea on what the more frequent motivations leading to the participation on ABC regarding single platforms or contexts are. What is demonstrated is that the motivations are more frequently of a convenience/utilitarian nature and economic benefits concerning the extrinsic nature, and hedonic experiences, sustainability and sense of community concerning intrinsic motivations, although different definitions for ABC are encompassed and for most of them anecdotal evidence is either lacking to support its findings or extremely limited. (Tussyadiah, 2014). These more frequent motivations found consist in the following matters:

Extrinsic Motivations

- **Cost savings**

According to Tussyadiah (2014), the global economic crisis made consumers rethink their values and to be more mindful with their spending habits. By choosing to pay for temporary access to a good, consumers are finding cost benefits and saving money for better value (Bardhi & Eckhardt, 2012; Benoit et al., 2017; Botsman & Rogers, 2010;). Seekers and owners find it a win-win situation since the owner of goods can maximize its utility and profit by sharing the exclusive ownership of their goods (Hamari et al., 2016) through a monetary exchange while people who need an item just temporarily can find lower cost goods instead of buying it for a higher price and for later living it unused. (Lawson et. al, 2016)

- **Convenience**

According to Seiders et al. (2007) (*apud* Moeller & Wittkowski, 2010) the notion of convenience entails two dimensions: "time" and "energy". Thus, by using access-based services consumers can meet flexibility, availability and utility since it is a simpler mode of

consumption compared to ownership (Bardhi & Eckhardt, 2012) by finding access to goods or services they do not own through their smart device and requiring less time and energy and thus more effort in planning ahead. (Moeller & Wittkowski, 2010)

Intrinsic Motivations

- **Hedonic Experience**

Enjoyment and pleasure derived from participating in the activity itself is also suggested as a main driver for using collaborative consumption services, including ABC (Hamari et al., 2016). By paying to temporarily access goods, consumers have the opportunity to be entertained and experience many goods they do not own, giving them a chance to test a product without having to commit to it and therefore reducing financial and responsibility risks of actually owning it (Babin and Attaway, 2000) (a*pud* Hwang & Griffiths, 2017), (Benoit et al., 2017).

- **Sustainability**

Sustainability as a social or altruistic value (Lindenberg, 2001) (*apud* Hamari et al., 2016) in times of anti-consumption movements, alternative forms of ethical or sustainable consumption (Möhlmann, 2015) has been increasing as the awareness of environmental pressure is driving people to find ways to use resources more efficiently, in order to contribute to a "greener" society and reduce environmental hazards (Tussyadiah, 2014; Hwang & Griffiths, 2017). ABC can be perceived as an "environmentally friendly" form of consumption (Moeller & Wittkowski, 2010; Tussyadiah, 2014) for e.g. through car sharing such as *Uber-pool* by reducing gas emissions (Botsman and Rogers, 2010) since a product that would have previously been owned by an individual is shared among multiple consumers maximizing usage and lifespan (Botsman & Rogers, 2010) (*apud* Lawson et al., 2016). However according to Benoit et al. (2017) this type of consumption may also lead to undesired side effects as customers may overuse goods which they wouldn't think of using before and so eliminating positive ecological effects.

- **Sense of community**

Being part of a group or a community is argued by many authors to be one determinant of practicing ABC. Botsman and Rogers (2010), Möhlmann (2015), Bardhi and Eckhardt (2012) discuss a shift in society, in which the social media generation seeks to connect online and

offline with like-minded people, which leads them to practice collaborative consumption (Möhlmann, 2015). These direct peer-to-peer interactions allow participants to create and maintain social connections between each other, developing meaningful connections and creating new relationships (Botsman & Rogers, 2010). For e.g., peer-to-peer accommodation rentals such as *Airbnb* cultivates direct interactions between hosts and guests allowing travellers to connect with local communities (Hwang & Griffiths, 2017).

Notwithstanding these more frequent motivations there might be others that, according to researchers (Lawson et al., 2016; Möhlmann, 2015), influence consumers on participating on the ABC such as trusting the services provided by these platforms, familiarity on using them, and the status and reputation created within individuals that participate in this type of consumption.

A possibility for these other types of motivations found might be the fact that the goods and services that are analysed are different and thus might underlie different possible motivations. Moreover, according to Bocker and Meelen (2017), motivations can change on the one hand – over time – as people can start participating on the ABC for utilitarian reasons and economic benefits, but then, can also participate mainly for environmental reasons. On the other hand, it might differ for several socio-demographic groups (Bocker & Meelen, 2017) and distinct cultures, so more international research (Sigala, 2017) should be done to test these possibilities.

Based on other studies by authors such as Belk (2014a, 2014b); Gee-Woo, Zmud, Young-Gul, and Jae-Nam (2005); Giesler (2006); Godelnik (2017), concerning general sharing exchanges in distinct contexts that are part of collaborative consumption services, the results prove to be practically the same, being the more frequent motivations social value and sustainability as intrinsic motivations, and economic benefits and utilitarian/convenience as extrinsic motivations.

Concerning the profile of ABC adopters, no substantial information is provided with empirical evidences on the previously mentioned studies, which are concerning users of a specific service, thus the researchers targeted users of this specific context and not a population in general. What is mainly assumed is that the users appear to be mainly urban and single professionals or students (Bardhi & Eckhardt, 2012) belonging to the millennials generation (Hwang & Griffiths, 2017), digital natives that have shifted from ownership to

access (Belk, 2014b) and from different socioeconomic status (Bocker & Meelen 2017; Möhlmann, 2015; Moeller & Wittkowski 2010; Sigala 2017) , although the information given doesn't allow an accurate nor complete insight on the profile of the typical adopters of this trend and further justifies the purpose of this study .

3.3. Deterrents of participation in ABC

> *"Systematic research conceptualizing the barriers to customer adoption of these services has been lacking (Schaefers 2013). Next to the burdens of ownership, Schaefers, Lawson, and Kukar-Kinney (2016) suggest burdens of access may also exist."* (Hazée et al., 2017, p. 442)

As addressed in the previous chapter, participating in access-based services may offer a variety of advantages (Hamari et al., 2016; Möhlmann, 2015; Tussyadiah, 2014) but convincing customers to use these services remains challenging (Benoit et al., 2017; Hazée et al., 2017; Lee, Chan, Balaji, & Chong, 2016; Tussyadiah, 2014).

Going over the literature and previous investigations, it is possible to verify that the lack of acceptance of access-based services is linked with a complex set of barriers, related not only to the service and technology features but also to the customer himself, the other customers and its providers. (Hazée et al., 2017; Tussyadiah, 2014; Zhang, Yan, & Zhao, 2016)

Claudy, Garcia, & O'Driscoll (2015), Hazée et al. (2017) offer accurate insights into customers' reasons not to adopt access-based services, focusing specially on security and availability concerns as main drivers of rejection. Other authors such as Needleman and Loten (2014) (*apud* Hazée et al., 2017) also mention the lack of widespread adoption and usage of access-based services as a barrier to the participation in ABC.

This rejection on the use of ABC can also be related to the usage of technology innovations since usually customers who find ways to try and use new technology should be more likely to use ABC, but sometimes and as stated by Claudy et. al, (2015), consumers may see the benefits of an innovation concerning sustainability like electric vehicles and have a positive opinion about it but may not use them because of the perceived image or cost barriers they have. In general, research suggests that new products and services are mainly rejected because of barriers that consumers associate with adopting an innovation (Claudy et al., 2015).

To make this chapter clearer, following will be presented the main categories of Customer-

Perceived Barriers to service innovations by Claudy et al. (2015) that according to Hazée et al. (2017) might help explain what deters the consumer adoption and usage of these ABC services.

Claudy et al. (2015) among other researchers such as Kleijnen et al. 2009; Ram and Sheth 1989 (*apud* Claudy et al., 2015; Hazée et al., 2017) identify two main distinct barriers: functional barriers and psychological barriers. Hazée et al. (2017) identifies six main categories underlying these barriers: complexity, reliability, contamination, responsibility, compatibility, and image barriers.

According to Claudy et al. (2015) functional barriers refer to usage, respective value and risk barriers that consumers can associate whilst using a new service innovation that conflicts with their existing usage patterns of other products and services (Ram & Sheth 1989) (a*pud* Claudy et al., 2015) and thus are usually related to complexity and reliability. A complexity barrier comes up when a service innovation is perceived by the customer as difficult to understand, access to, to use and transaction with (Hazée et al., 2017) since the usage of ABC services requires several distinct steps to follow by the consumer who may not be familiarized and find it less convenient and more complex to use (Claudy et al., 2015). A reliability barrier emerges when the customer perceives uncertainty about the service's performance (Talke & Heidenreich 2014) (a*pud* Hazée et al., 2017) and thus its consistency, self-service technology, and is concerned not only about his own reliable performance while using the service but also with trusting other consumers (Hazée et al., 2017). This reliability barrier is connected to the already mentioned "consumer involvement" dimension of ABC by Bardhi and Eckhardt (2012) which includes the interdependence feeling that can emerge on customers when they perceive that using a certain service innovation might require too much dependence on others (Hazée et al., 2017).

Psychological barriers on the other hand, are associated to the struggles that consumers may experience when a service innovation requires them to change existing beliefs, traditions, a lifestyle or norms (Claudy et al., 2015) and thus is usually linked with compatibility, image concerns and also, more specifically related to ABC, contamination and responsibility barriers. (Hazée et al., 2017). That is, a compatibility barrier arises when the used service conflicts with customer's previous experience and his or hers usage patterns (Claudy et al., 2015), while an image barrier happens when customers have negative cognitive associations of the designated brand and its reputation (Bardhi & Eckhardt, 2012; Hazée et al., 2017). A

contamination barrier refers to customers' perceptions of product contamination, since the used product or service might have been in actual physical contact with others (for e.g. a car sharing service) (Hazée et al., 2017) which can make consumers be doubtful when it comes to hygiene matters as well as health and safety issues (Bardhi & Eckhardt, 2012). Finally, a responsibility barrier refers to customers' concerns about being held responsible for their own or others' usage of the service innovation (Hazée et al., 2017) since consumers might feel that they need to be more careful about goods that they do not own (Bardhi & Eckhardt, 2012; Gullstrand Edbring, Lehner, & Mont, 2016) and might feel uncertain about the outcomes and rules to undertake regarding themselves and the others consumers (Bardhi & Eckhardt, 2012; Hazée et al., 2017).

Regarding these six categories mentioned by several authors (Claudy et al., 2015; Gullstrand Edbring et al., 2016; Hazée et al., 2017), it is stated on previous studies more specific deterrents associated with these barriers, specially with the reliability and complexity barries such as lack of trust, lack of (technology) efficacy and lack of economic benefits, which will be for this matter the deterrents to be analysed with more detail in this investigation, although future studies may consider others of a more psychological nature such as those referred by Hazee et al. (2017). These three mentioned deterrents are more frequently mentioned on the literature but are lacking empirical evidence (Tussyadiah, 2014).

Functional/reliability barrier

- **Lack of trust:**

The concept of lack trust is complex and mainly involves three important matters: security, privacy and trusting the quality of the provided services, being the more important security and privacy according to (Lee et al., 2016).

Concerning security, it is implied that the customers have to trust strangers to a varying degree (Botsman & Rogers, 2010) and the payment systems they will use (Zhang et al., 2016). On the one hand trust will be needed when using for e.g. a car-sharing service where you are driven by a stranger (for eg. using *Uber service*) or choosing to share an accommodation with people you have never met before (for eg. *Airbnb* service) and the customer on most of the cases the customer pays for the temporary access to the good or service before actually experiencing it (Benoit et al., 2017). On the other hand, many people can be fearful of losing money while making payment transactions online through mobile apps and websites (Zhang

et al., 2016). Thus, customers need to be sure that this service is a reliable and safe alternative when comparing to the traditional services that already provide safety benefits. (Yang, Song, Chen, & Xia, 2017)

Regarding privacy concerns, users of ABC services will need to provide detailed user information such as location, demographics, social connections by linking their *Facebook* or *Google+* profile pages among others (Lee et al., 2016) and run the risk that companies might sell, share and use their personal information to generate more economic gains.

Concerning the perceived quality of the service or product, since customers tend to being loyal to one provider and using established products than trying new (Yang et al., 2017) knowing already its usual outcomes, that is a possibility that the service provider does not deliver the expected level of services for the customer, especially because of the high level of interpersonal relationships while using the service as already mentioned before (Bardhi & Eckhardt, 2012) and that possibility can make the potential customer question the quality of the delivered service.

Functional/Complexity barrier

- **Lack of (technology) efficacy:**

The lack of efficacy of ABC services is often related with its complexity and how complex the use of the service is perceived by the customer (Hazée et al., 2017), fundamentally due to the fact that if a product is difficult to understand and to use, the fewer advantages the customer will see and will be less willing to try and use it (Gullstrand Edbring et al., 2016). Since using these services requires the use and minimum know-how on using technology that might deter a customer that is less accustomed to using technological systems from using them. (Tussyadiah, 2014).

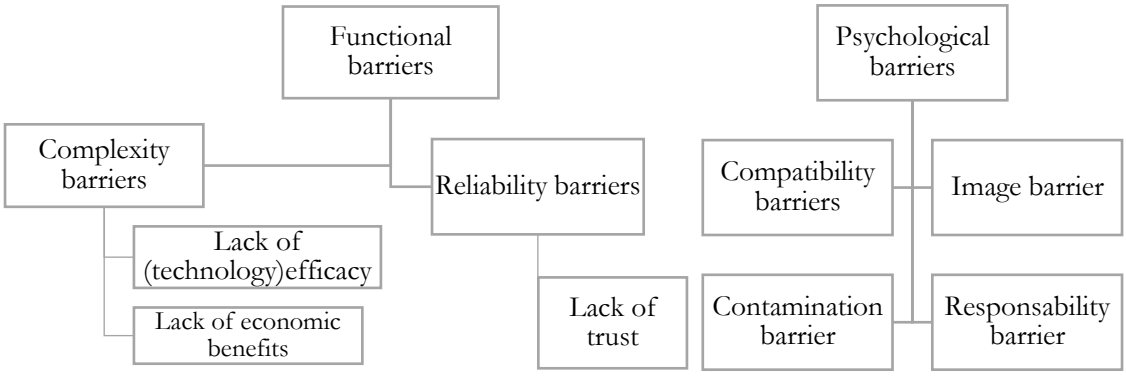
- **Lack of economic benefits:**

Consumers can also be concerned about not receiving economic benefits or saving enough money while using ABC services. As stated by Tussyadiah (2014) customers can be apprehensive of receiving a bad service or bad quality products and thus think that the value from using these type of temporary access services cannot be worth the effort. Also, for eg. regarding accommodation services and according to Gullstrand Edbring et al. (2016), in the long term, renting is a more expensive option that owning so that can be a barrier for

customers and keep them loyal to more traditional and existing products and services.

In order to summarize this theory by Claudy et al. (2015); Hazée et al. (2017), below there is Figure 1 representing the categories – complexity, reliability, contamination, responsibility, compatibility and image barriers for the two main barriers - functional and psychological and presenting these more specific barriers which can be associated to the previously mentioned categories.

Figure 1 – Adapted from the Integrative framework of customer barriers for innovation services related to ABC services by Claudy et al. (2015); Hazée et al. (2017).



Source: Adapted from Claudy et al. (2015); Hazée et al. (2017).

Other authors have mentioned other specific theories regarding the barriers for participating in ABC services. For instance, Lawson et al. (2016) state that a few consumers also indicate a positive willingness for possessiveness and a preference for owning the item instead of paying for temporary access to it. This had to do with the consumers that still lack interest on sharing goods and using this type of services and which can be related to the above-mentioned matters observed by Claudy et al. (2015); Hazée et al. (2017) on reliability on the quality of the performance, responsibility and complexity.

Zhang et al. (2016), mention seven dimensions of perceived risk by adding one more dimension - physical risk – to Featherman et al., (2003)'s (*apud* Zhang et al., 2016) dimensions of perceived risk, as a way to explain these barriers. The authors state that there are seven types of perceived risk: (1) Performance risk; (2) Physical risk; (3) Privacy risk; (4) Social risk; (5) Financial risk; (6) Time risk and (7) psychological risk. These dimensions were applied in previous studies to investigate people's decision-making regarding many subjects which makes it a much vaguer theory to explain what deters consumers from using ABC services,

although it is possible to relate the physical risk, privacy risk and social risk to the lack of trust matter, the financial risk to the lack of economic benefits and the performance risk to be related with the lack of (technology) efficacy.

Concerning the profile of non-users of access-based services, no substantial information is either provided with empirical evidences on the previously mentioned studies, what can be deduced from a literature review is that non-adopters of ABC might be less opened to adopting new technologies, and innovation in general, although the information given doesn't allow an accurate nor complete insight on the profile of the typical non-adopters of this trend and further justifies the purpose of this study .

Finally, an empirical investigation needs be undertaken into the willingness of participating and not-participating in ABC services, which will be held on the chapter that follows.

PART III - Empirical study

After the previous literature review, beneficial to make a general conceptualization of the main concepts, motivations and deterrents by distinct authors enveloped on this research topic, in this next part the RQ's of this investigation will be introduced, it's research model and the hypotheses considered, as well as a description of the methodology used, its different steps, analysis and a discussion about its empirical results.

1. Problem definition and research objectives

> *"A second issue related to consumers has to do with participation. To date relatively little is understood about the motivations for customer participating in CC vs using more traditional service offerings. Understanding how factors impact outcomes (e.g., satisfaction, WOM, engagement) as well as potential mediators and moderators of these relationships would appear to be very useful."* (Benoit et al., 2017, p. 226)

This study aims to fill the gap on the literature concerning the consumer adoption and non-adoption of access-based platforms, draw the profile of the users and non-users of this type of consumption and thus generate more knowledge for academic and business use by identifying the answers for the following research questions (RQ):

RQ [1] What drives users to adopt ABC?
RQ [2] What deters non-users from adopting ABC?
RQ [3] What is the profile of adopters and non-adopters of ABC?

As previously mentioned while examining the secondary data provided by the literature, the main motivations and deterrents that will be analysed for being more frequently mentioned on studies concerning access-based or collaborative consumption (where no free exchanges are allowed) are: Convenience, Cost Savings, Hedonic Experience, Sustainability and Community Belonging as drivers and the Lack of Trust, (technology) Efficacy and Economic Benefits as barriers.

2. Conceptual model and research hypotheses

Table 1 presents the research hypotheses and proposals of this study based on access-based platforms belonging to different industries.

Table 1- Research hypotheses

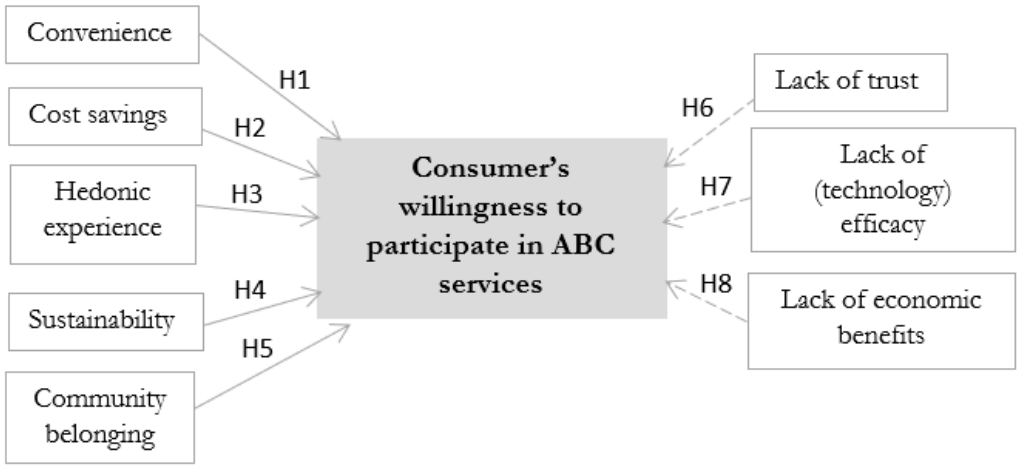
H1: Convenience motivation positively influences the consumer's willingness to participate in ABC.
H2: Cost savings motivation positively influences the consumer's willingness to participate in ABC.
H3: Hedonic motivation positively influences the consumer's willingness to participate in ABC.
H4: Sustainability motivation positively influences the consumer's willingness to participate in ABC.
H5: Community belonging motivation positively influences the consumer's willingness to participate in ABC.
H6: Lack of trust negatively influences the consumer's willingness to participate in ABC.
H7: Lack of (technology) efficacy negatively influences the consumer's willingness to participate in ABC.
H8: Lack of economic benefits negatively influences the consumer's willingness to participate in ABC.
H9: There are significant differences between participants and non-participants in terms of gender, age, occupation, income level, and marital status.

Source: self-elaboration

From the H1 to H5 it is proposed that the mentioned motivations positively influence the consumer's willingness to participate in ABC whereas from H6 to H8 it is proposed that the mentioned deterrents negatively influence the consumer's willingness to participate in ABC. Lastly on H9 is it considered that there might be significant differences between users and non-users of access-based services on demographic terms. Thus, two different studies analysing two different samples will be presented concerning users and non-users respectively and whose profiles will be compared.

This paper proposes an adoption model to investigate the possible drivers and barriers on participating in ABC – as presented in Figure 2 below. This is an adapted model readjusted to the reality of previous studies on the literature review taken as the support for the present investigation where the chosen motivations – Convenience, Cost savings, Hedonic Experience, Sustainability. Community Belonging, and the chosen deterrents – Lack of Trust, Lack of (technology) Efficacy and the Lack of Economic Benefits – are presented and are later tested on the empirical study.

Figure 2 - Research model and hypotheses



Source: Self elaboration

3. Methodology

In order to test H1 – H9 proposed on the research model of this study and with the purpose of giving a more accurate contribution, the empirical evidences were investigated and administrated over a quantitative method, through the analysis of data that was captured from an online survey with questions based on previous studies, with the objective of measuring the independent variables (different motivations and deterrents assumed on the hypotheses already mentioned) and the dependent variable (consumer's willingness to participate in ABC). This questionnaire was elaborated on the Google docs software provided by Google.

The choice of collecting data through a questionnaire was mainly linked with the lack of empirical evidences provided on the literature and the ease in obtaining a larger number of responses through this method (Saunders et al., 2009). Additionally, according to Saunders et al. (2009), the use of the questionnaire is often the most practical way to understand phenomena such as attitudes, opinions and preferences of consumers. The advantages of applying a questionnaire are also related to the possibility of obtaining substantial amounts of information in a short time, anywhere, and with reduced costs (Saunders et al., 2009). Using this instrument, the results can be quickly quantified and analysed, however, there are also disadvantages, namely difficulties related to the language used and the interpretation of the questions.

Regarding the structure of the questionnaire, it was designed to explore both motivations and barriers for participating in ABC services and thus one part of the survey was implemented for users of ABC services and a different part was applied to non-users, although it was included an identical first part for the demographic questions to both types of respondents. After answering the first part, users of ABC had to choose a specific platform to answer the statements that would follow in order to evaluate their motivations to use access-based services whereas non-users naturally didn't have to choose a platform and only had to answer to questions related to what inhibits them from participating in access-based services.

The list of platforms, from which users had to choose one in order to answer the second part of the survey, were different service platforms belonging to different industries such as *Uber, Cabify* and *Blablacar* for the transport industry, *Airbnb* and *Home Exchange* for the Tourism and Accommodation industry and *Spotify* and *Netflix* within the entertainment industry. Moreover, these are the ABC industries most easily accessible to the sample answering this study.

The survey consists of fifteen items corresponding to the 5 different drivers for users (cost savings, convenience, hedonic experience, community belonging and sustainability) and 9 items corresponding to the 3 barriers to the non-users (lack of trust, lack of economic benefits and lack of technology efficacy), and additionally 3 items concerning the willingness to participate on ABC and 3 items concerning the willingness to not participate.

These items composing the survey were derived and adapted from scales collected in the literature by previous authors as in Table 2 below.

The determinants for participating and not participating on access-based services were composed with three distinct statements each related to each of the constructs of this investigation which is advantageous since this procedure increases the validity and precision of its results.

In addition, to reduce the likelihood of common method bias as stated by Cook, Campbell and Day (1979) (a*pud* Hamari et al., 2016), the order of the measurement items in the survey was randomized, preventing respondents to detect any pattern between the scales concerning the independent variables.

Besides questions regarding users and non-users demographical profile, the survey included

sections dedicated to the respondents' digital habits, to the drivers and deterrents of ABC adoption, and to the willingness (not) to participate in ABC (Table 2).

The responses were presented as a 5-point Likert-type scale from 1-Strongly Disagree to 5 – Strongly Agree except for the questions concerning digital habits which used frequency-type scale from 1 – Never, 2 – Rarely, 3 – Sometimes, 4 – Very often to 5 – Always. In order to explain the market characteristics, demographic questions/variables (i.e. age, gender, employment status, education level, monthly income and marital status) and the use of access-based services respondents had multiple choice-type answers. These demographic answers will be the evidences used for describing the profile of users and non-users in order to answer the RQ [3] and test the H9.

Since the answers from respondents will always depend on the personal interpretation of each question (Malhotra, 2009) a pre-test was conducted with 20 respondents: 10 adopters of one of the chosen platforms and 10 non-adopters of these services, in order to seek feedback on the questionnaire before it was officially released. Adopters and non-adopters who answered this pre-test were asked to give comments on the accuracy, and structure of the survey's instructions, the language and grammar used of the questions and statements. Besides minor modifications on the structure and order of the questions and changing a few of the words used to make the statements more specific, no major problems came up in the pre-test.

Table 2 - Survey's adapted questions and structure

	Items	**Author/Source**
DIGITAL HABITS	**7)** If I hear about a new technology, I will look for ways to try it out: Five-point Likert type scale 1- Strongly disagree to 5- Strongly agree	Prasad (1998) (apud Cai, Phang, Pang, & Zhang, 2017)
	8) Do you usually shop online? Never; Rarely; Sometimes; Very often; Always	Self -elaboration
	9) Do you use apps on your smartphone? Never; Rarely; Sometimes; Very often; Always	Self - elaboration
	10) Have you ever used an access-based service (such as *Uber, Cabify, Blablacar, Airbnb, Home Exchange, Netflix, Spotify*)? Yes; No	Self-elaboration
	Willingness to participate in ABC	
	12) I am likely to choose this platform or a similar one the next time I need this type service.	(Lamberton and Rose, 2012) (*apud* Möhlmann, 2015)
	13) When I need this type of service in the future, I prefer to use	(Lamberton and Rose, 2012) (*apud*

DRIVERS (USERS)	this platform or a similar one instead of using more traditional options.	Möhlmann, 2015)
	14) In the future, I am likely to choose this platform or a similar one instead of a more traditional option.	(Lamberton and Rose, 2012) (*apud* Möhlmann, 2015)
	Hedonic experience	
	15) I think using [chosen platform] is enjoyable.	Van her Heijden (2004) (*apud* Hamari et al., 2016)
	16) I think using [chosen platform] is an exciting experience.	Van her Heijden (2004) (*apud* Hamari et al., 2016)
	17) I think using [chosen platform] is a fun experience.	Van her Heijden (2004) (*apud* Hamari et al., 2016)
	Cost savings	
	18) Using [chosen platform] saves me money.	(Tussyadiah, 2014)
	19) Using [chosen platform] helps me lower my costs.	(Tussyadiah, 2014)
	20) I like to have higher quality with less money by using [chosen platform].	(Tussyadiah, 2014)
	Convenience	
	21) I can use [chosen platform] anywhere.	J. H. Joo (2017)
	22) It is easy to use [chosen platform.	(Berry, Seiders, & Grewal, 2002)
	23) I did not have to make much of an effort to use [chosen platform].	(Berry et al., 2002)
	Sustainability	
	24) Using [chosen platform] is a sustainable mode of consumption.	Hamari et al. (2016)
	25) Using [chosen platform] can contribute to reduction of environmental pollution.	J. H. Joo (2017)
	26) Using [chosen platform] can contribute to energy savings.	J. H. Joo (2017)
	Community belonging	
	27) To me, using [chosen platform] makes me feel as part of a cultural movement.	Hwang and Griffiths (2017)
	28) The use of [chosen platform] allows me to be part of a group of like-minded people.	Henning-Thurau et al (2007), Lamberton and Rose (2012) (*apud* Möhlmann, 2015)
	29) The use of [chosen platform] allows me to belong to a group of people with similar interests.	Henning-Thurau et al (2007), Lamberton and Rose (2012) (*apud* Möhlmann, 2015)
	Willingness not to participate in ABC	
	30) I am not likely to choose a platform like *Uber, Cabify, Blablacar, Airbnb, Home Exchange, Netflix, Spotify* nor a similar sharing option the next time I need this type services.	(Lamberton & Rose, 2012) (*apud* Möhlmann, 2015)
	31) When I need this type of services, I prefer to use more traditional options instead of an access-based service like *Uber, Cabify, Blablacar, Airbnb, Home Exchange, Netflix, Spotify or a similar one.*	(Lamberton & Rose, 2012) (*apud* Möhlmann, 2015)

DETERRENTS (NON-USERS)	**32)** In the future, I am not likely to choose an access-based service like *Uber, Cabify, Blablacar, Airbnb, Home Exchange, Netflix, Spotify* nor a similar platform instead of more traditional option.	(Lamberton & Rose, 2012) (*apud* Möhlmann, 2015)
	Lack of trust	
	33) I care about the security of transaction and/or the service provided on these platforms.	(Tussyadiah, 2014)
	34) I worry about any loss of privacy while using these services.	(Tussyadiah, 2014)
	35) I do not fully rely on these platforms to execute transactions and/or to provide the service.	(Tussyadiah, 2014)
	Lack of (technology) efficacy	
	36) I feel I do not have enough information to understand how these services work.	(Tussyadiah, 2014)
	37) I find it difficult to use these platforms.	Forsythe et al. (2006) (*apud* Liang, Choi, & Joppe, 2018)
	38) In general, I hesitate before trying new technologies and services.	Prasad (1998) (*apud* Cai et al., 2017)
	Lack of economic benefits	
	39) The savings I get from using one of these platforms is not enough for me to use them.	(Tussyadiah, 2014)
	40) I think using these platforms doesn't benefit me much financially.	Bock et al. (2005) (*apud* Hamari et al., 2016)
	41) Using these platforms doesn't greatly improve my economic situation.	Bock et al. (2005) (*apud* Hamari et al., 2016)

Source: self-elaboration

4. Data collection

The link to the survey elaborated on Google Docs' platform was written both in English and Portuguese versions (Appendix V and Appendix VI respectively) and were distributed via online through social platforms such as *Facebook*, *WhatsApp* groups and via FEP's dynamic mailing list to students, Professors and employees of FEP University which allowed access to a greater number of respondents in a short-time, with reduced costs, flexibility and reliability.

In this study, the non-probabilistic or non-randomized sampling method was used. In this type of sampling, according to Maroco (2007, p. 31),

"(...) the probability of a certain element belonging to the sample is not equal to that of the other elements

(thus not following the basic principles of probability theory)".

The risk with this type of samples is that it may or may not be representative of the study's population. Although the probabilistic sampling is preferred over non-probabilistic sampling, in many social research scenarios it is not realistic, or even desirable (due to time and cost constraints) to obtain such samples. Thus, convenient sampling and geometric propagation sampling (*snowball*) (Maroco, 2007) were the non-random methods chosen since the sample was selected by convenience, casually and voluntarily between friends, family, colleagues, co-workers which in turn distributed and recommended the survey within other people, especially with non-users that were less easy to find.

Regarding a reliable size of the sample, according to Hair et al. (1998) it is considered of satisfactory size when the number of answers is five times the number of variables under analysis. In this study since there are 18 items evaluating the drivers for users and 12 items for non-users, it should be satisfactory to have 90 users responding the survey and 60 non-users.

A total of 501 questionnaires [N=501] were answered between March 3rd, 2018 and March 28th, 2018, 417 questionnaires of adopters of ABC [N=417] services and 84 questionnaires of non-adopters [N=84], all of them valid and considered, thus it is possible to conclude that the sample obtained has a suitable dimension to analyse and subsequently discuss its results.

5. Data analysis and findings

The data that resulted from the 501 questionnaires was processed and analysed with the support of the data analysis program IBM - Statistical Package for the Social Science (SPSS Statistics 25) and the Microsoft Office 2010 tool - Microsoft Excel 2010. Data analysis begins with a description of the sample of users and non-users, a descriptive analysis of the answers regarding each construct of the research variables, followed by a Factor Analysis to the independent variables – Cost savings, Sustainability, Community belonging, Hedonic experience, Convenience, Willingness to participate, Lack of economic benefits, Lack of trust, Lack of (technology) efficacy and the Willingness to not participate. Afterwards a Multiple Linear Regression Analysis is performed between the different H1 to H8 and ultimately one Chi-Square test is used to analyse H9.

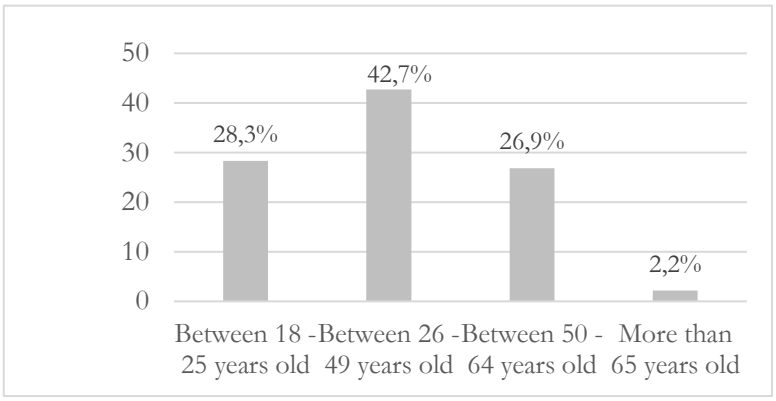
5.1. Sample description

Regarding the age of the users of access-based services (Figure 3) [N=417], the majority, 42.7 per cent [N=178] were aged between 26-49 years old and only 2.2 per cent of the respondents [N=9] were more than 60 years old, which shows a relatively young sample.

Concerning the age of non-users of ABC services (Figure 4) [N=84], the majority 38.1 per cent [N=32] were aged between 50 – 64 years old and only 13.1 per cent [N=11] were aged between 18- 25 years old, which represents a relatively older sample.

No answers from respondents with less than 18 years old were given on both samples.

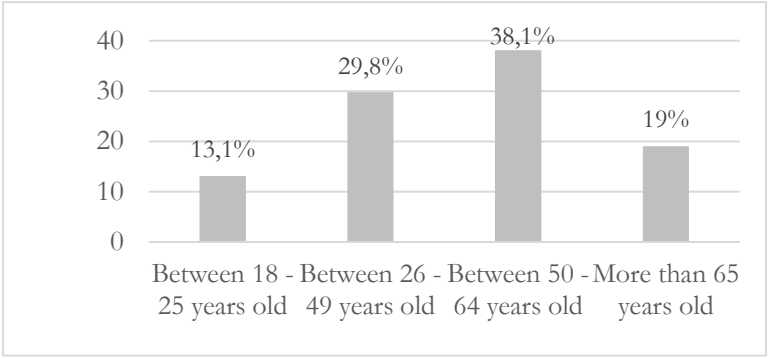
Figure 3 - Users: Age



Source:

SPSS output

Figure 4 - Non-users: Age



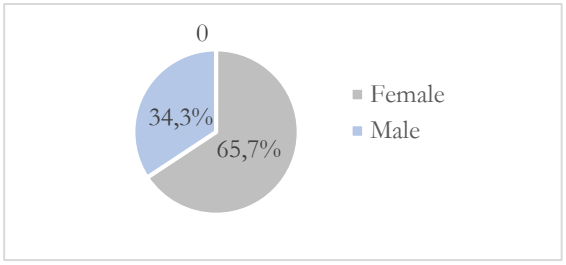
Source: SPSS output

In terms of gender, both users [N=417] and non-users [N=84] were mostly Female, 65.7 per

cent [N=274] (Figure 5) and 65.5 per cent [N=55] (Figure 6) respectively.

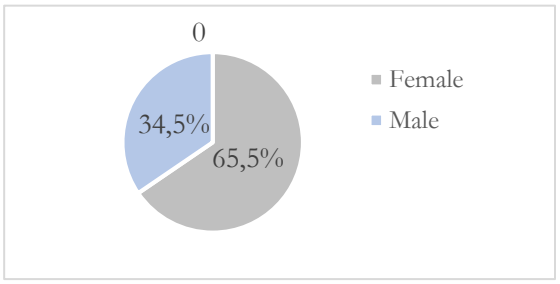
The fact that the sample is for convenience may give rise to a lack of equity in the distribution of the gender of this variable.

Figure 5 - Users: Gender



Source: SPSS output

Figure 6 - Non-users: Gender

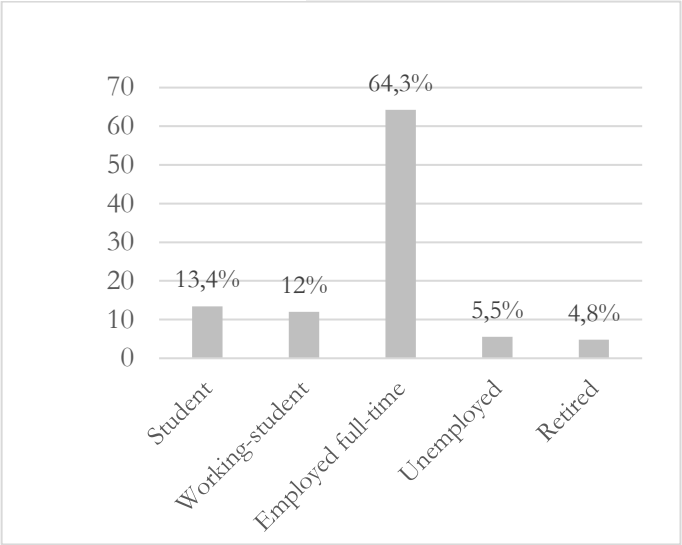


Source: SPSS output

Also concerning the employment status of both users [N=417] (Figure 7) and non-users [N=84] (Figure 8) of access-based services, the answers both coincide since the majority for both users [N=268] with 64.3 per cent and non-users [N=45] with 53.6 per cent are employed full-time.

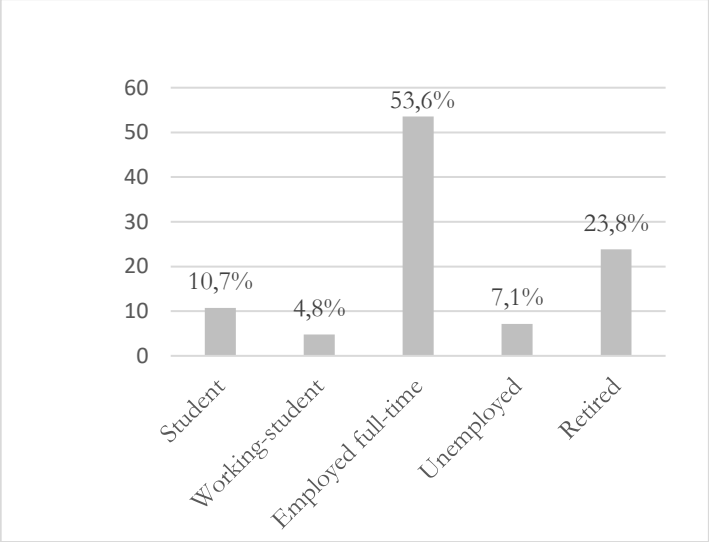
For non-adopters of these services (Figure 8) it is possible to observe that a sizable percentage of the respondents with 23.8 per cent [N=20] are now retired, whilst concerning adopters (Figure 7) only 4.8 per cent [N=20] are retired. This can lead to the presumption that most of the non-users now active in terms of employment may be close to the time of retiring.

Figure 7 - Users: Employment Status



Source: SPSS output

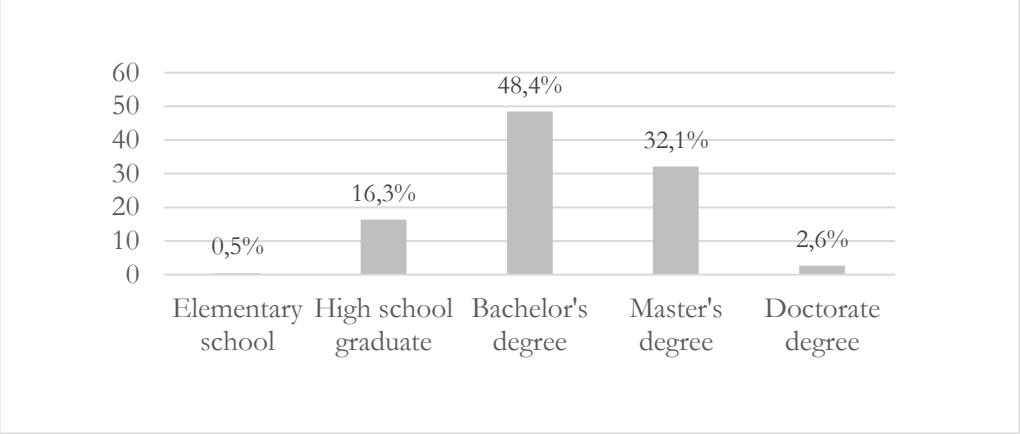
Figure 8 - Non-users: Employment Status



Source: SPSS output

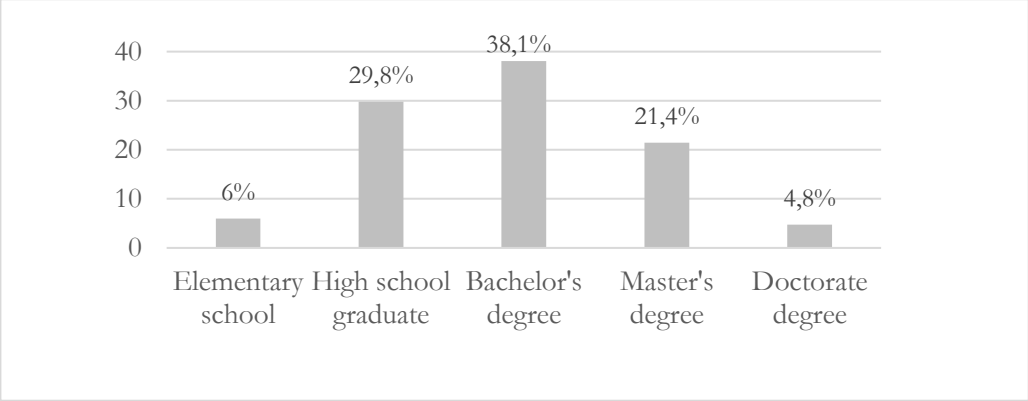
Regarding the education level of users [N=417] (Figure 9) and non-users [N=84] (Figure 10), most of the respondents have a quite high education level, 48.4 per cent of users, (N=202) with a Bachelor's degree, or a Master's degree 32.1 per cent (N=134) and 38.1 per cent of non-users (N=32) have a Bachelor's degree and 21.4 per cent [N=18] have completed a Master's degree although a higher percentage 29 per cent have only completed high school [N=25].

Figure 9 - Users: Education Level



Source: SPSS output

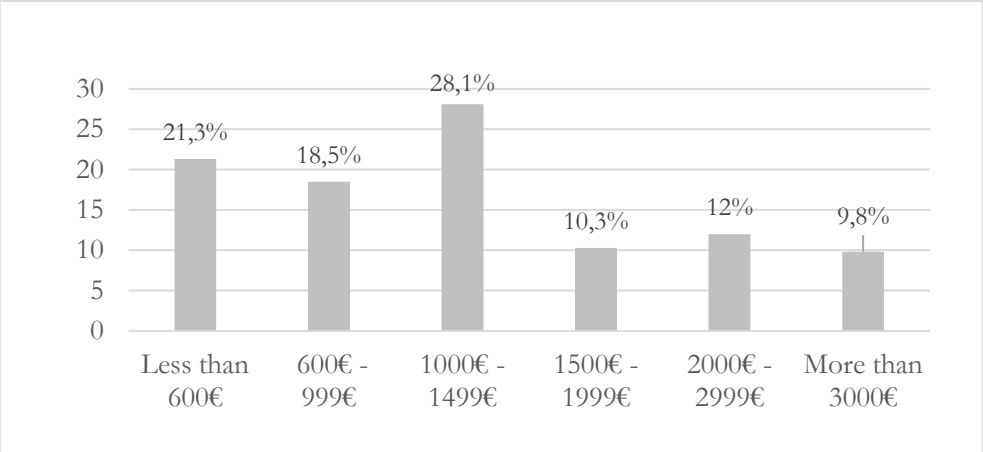
Figure 10 - Non-users: Education Level



Source: SPSS output

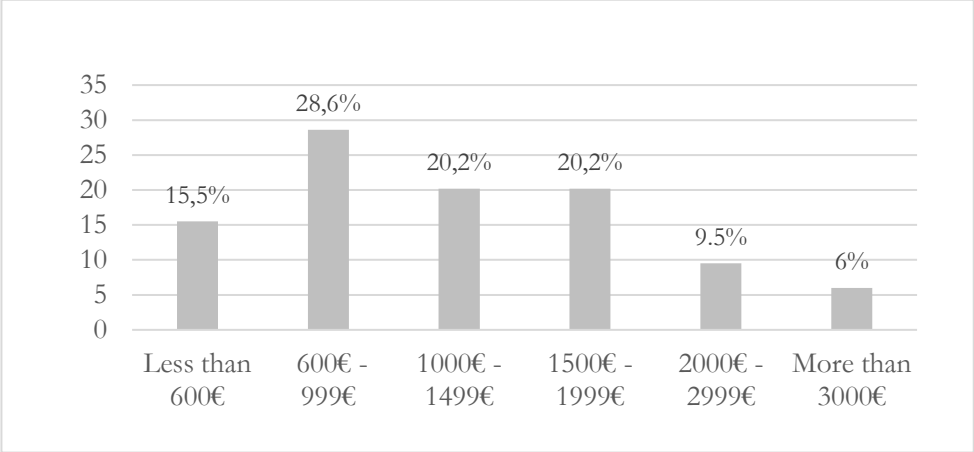
Most of the users 28.1 per cent [N=117] (Figure 11) that responded to the survey have a monthly income between 1000€-1499€, an amount that is slightly higher than the average monthly income in Portugal of 924,9€ according to Pordata, although a high percentage of users (21.3 per cent [N=89] has a monthly income of less than 600€ and only 9.8 per cent [N=41] receive more than 3000€. Regarding non-users, the majority 28.6 per cent [N=24] (Figure 12) has a lower monthly income amidst 600€-999€ although an equal percentage of 20.2 per cent [N=17; N=17] gets between 1000€-1499€ or 1500€-1999€.

Figure 11 - Users: Income Level



Source: SPSS output

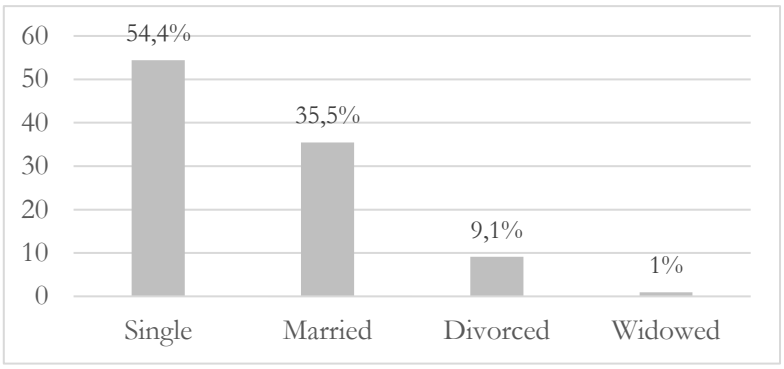
Figure 12 - Non-users: Income Level



Source: SPSS output

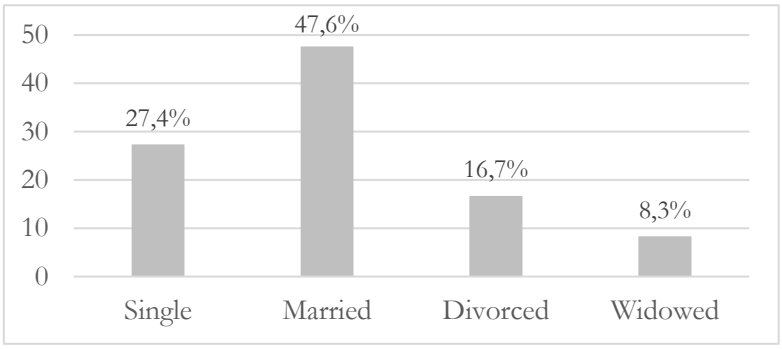
Concerning the marital status of the respondents [N=501], most of the users 54.4 per cent [N=227] (Figure 13) are Single whether regarding the non-users the majority 47.6 per cent [N=40] (Figure 14) is Married.

Figure 13 - Users: Marital Status



Source: SPSS output

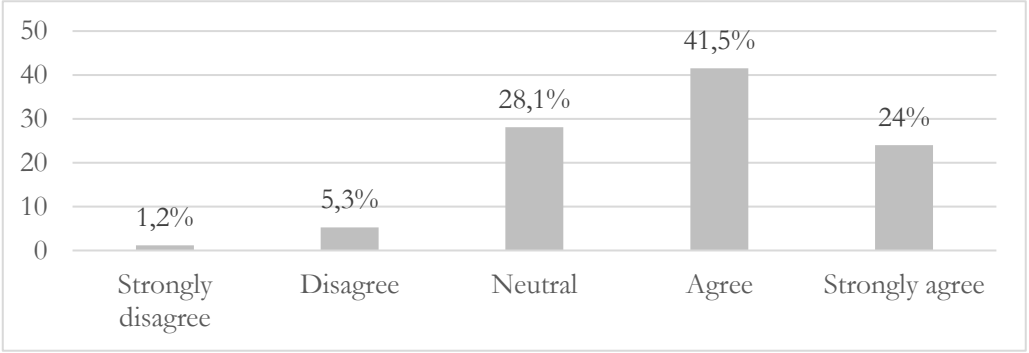
Figure 14 - Non-users: Marital Status



Source: SPSS output

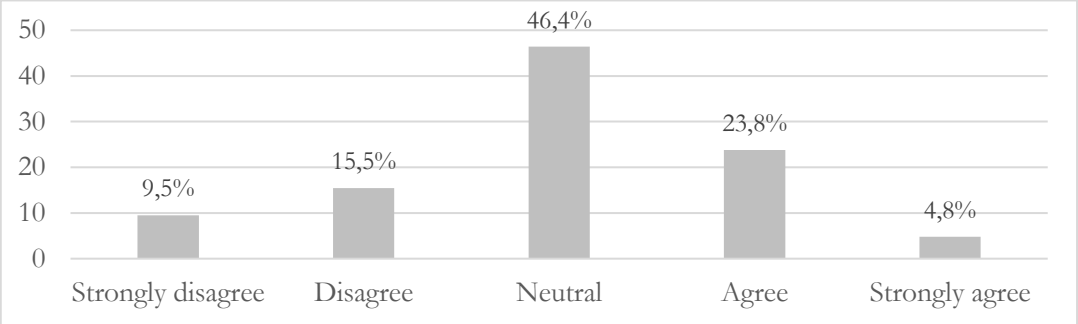
Most of the users 41.5 per cent [N=173] (Figure 15) that responded to this survey agree that they usually try to look for ways to try out new technologies while only 1.2 per cent [N=5] strongly disagree to that same statement. Regarding the answers from the majority of non-users, 46.4 per cent [N=39] (Figure 16) are neutral about this matter and there are more non-users 9.5 per cent [N=8] that strongly disagree to this then people who strongly disagree 4.8 per cent [N=4].

Figure 15 - Users - If I hear about a new technology I will look for ways to try it out



Source: SPSS output

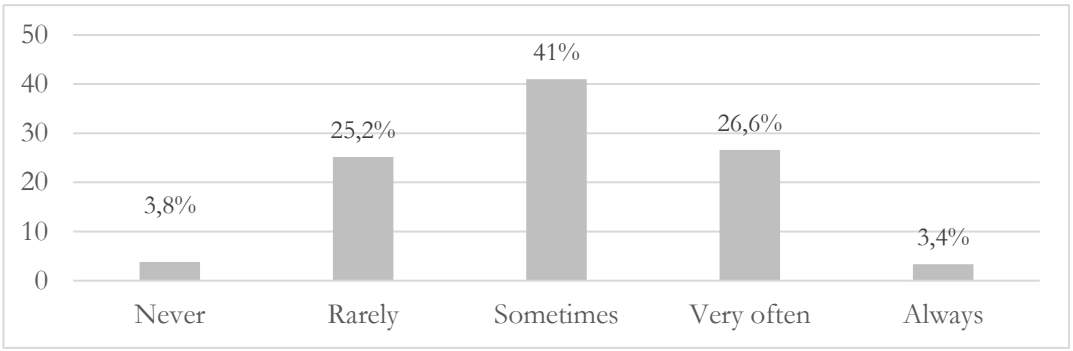
Figure 16 - Non - users: If I hear about a new technology I will look for ways to try it out



Source: SPSS output

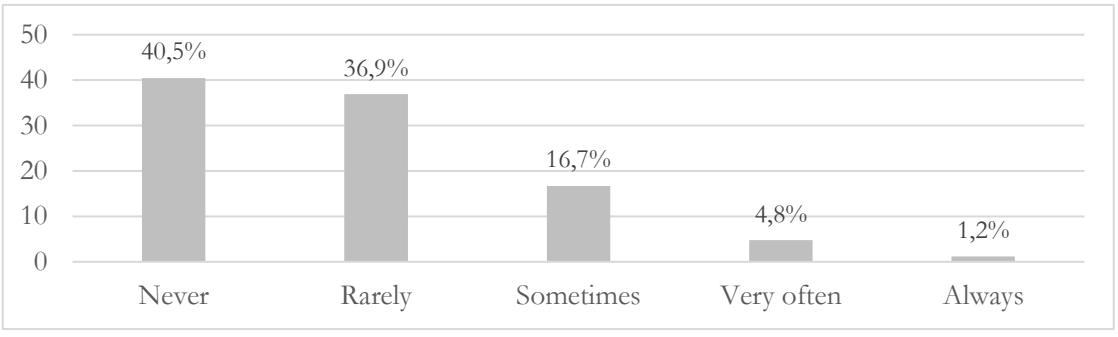
Concerning the habit of shopping online, most of the users (Figure 17), 41 per cent [N=171] answered that they do it sometimes and 26.6 per cent [N=111] do it very often, whereas most of the non-users (Figure 18) [N=34] answered that they never shop online 40.5 per cent [N=34] or rarely 36.9 per cent [N=31].

Figure 17 - Users - Do you usually shop online?



Source: SPSS output

Figure 18 - Non-users: Do you usually shop online?



Source: SPSS output

Regarding the use of apps on the respondents' own smartphone, the majority of users (Figure 19) 39.3 per cent [N= 164] always use apps or very often 37.6 per cent [N=157], whilst the majority of non-users (Figure 20) 40.5 per cent [N=34] never use apps or 36.9 per cent [N=31] per cent rarely use them.

Figure 19 - Users - Do you use apps on your smartphone?

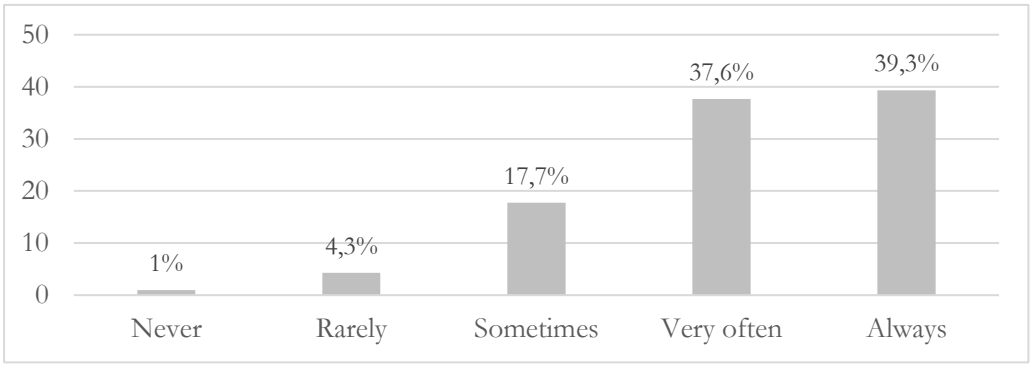
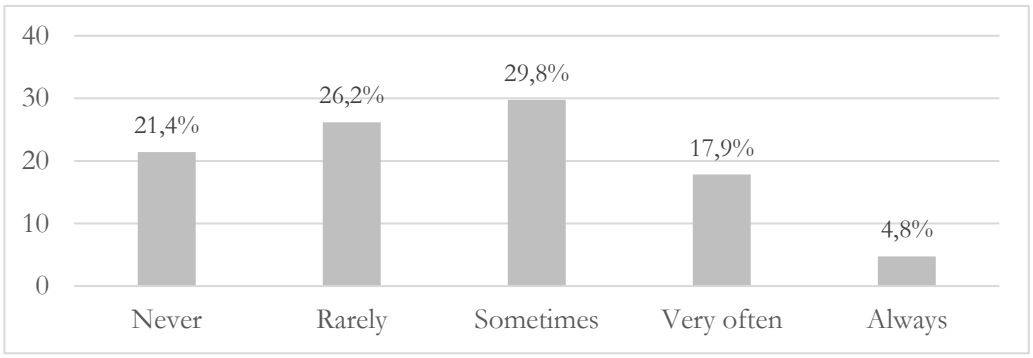


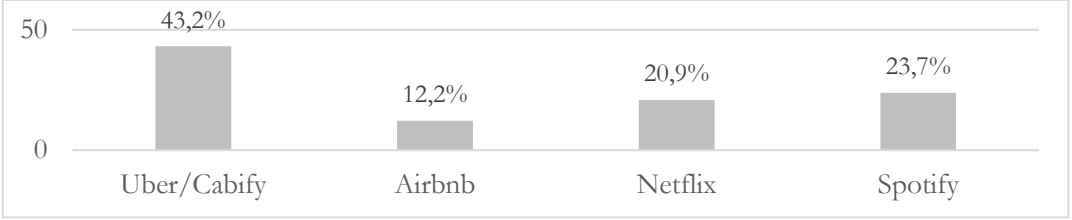
Figure 20 - Non-users: Do you use apps on your smartphone? Source: SPSS output



Source: SPSS output

When users [N=417] were asked to choose a platform to answer the questions that would follow (Figure 21), the majority 43.2 per cent [N=180], choose a service linked with the transports industry - *Cabify* or *Uber*, 23.7 per cent [N=99] chose *Spotify*, 20,9 per cent [N=87] chose *Netflix* and 12.*2* per cent [N=51] chose *Airbnb*.

Figure 21 - Users: Please choose one of these platforms in order to answer the questions that will follow



Source: SPSS output

On this item, users [N=180] choose *Uber* or *Cabify* to respond to the following questions, but since both services are linked to the transport industry, both responses were gathered to simplify the following analysis.

All these conclusions considered, although it was a sample by convenience and not representative, it was possible to obtain a very diversified sample, except for the predominantly female gender.

5.2. Descriptive analysis

Next follows a descriptive analysis about the results and average scores given on the survey to the different constructs to each variable related to the motivations and deterrents of adopters and non-adopters of access-based services, and their willingness to participate on this type of consumption. Two tables summing up the calculation of the means, maximum and minimum value and the standard deviation of each variable regarding its users (Table 3) and non-users (Table 4) are found on the appendices.

5.2.1. Users (Table 3)

Concerning the independent variables Cost savings, Sustainability, Community belonging, Hedonic experience and Convenience the item with the highest mean *was "It is easy to use [chosen platform]."* (mean 4.52), followed by the item *"I think using [chosen platform] is an enjoyable experience."* (mean 4.47), belonging to the variable Convenience and Hedonic Experience respectively. What is also to be noted on the construct *"I think using [chosen platform] is an enjoyable experience."* is the fact that it is the only question where the minimum value given by the respondents (N=417) was 2, meaning that the answers started on "Disagree" instead of starting on "Strongly disagree" as in all the other constructs (value 1). The third highest mean (4.38) also belongs to the variable Convenience on the item "*I don't have to make much of an effort to use [chosen platform]."* The lower means are found on the same variable – Sustainability - on the items *"Using [chosen platform] can contribute to the reduction of environmental pollution"* (2.61) and *"Using [chosen platform] can contribute to energy savings."* (2.66) and the third lowest mean (2.81) belongs to the variable Community belonging, on the item *"To me, using [chosen platform] makes me feel as part of a cultural movement."*. All the items related to the dependent variable Willingness to participate obtained a high score: the *item "I am likely to choose this platform or a*

similar one the next time I need this type of service." obtained a mean of 4.42, the item *"When I need this type of service, I prefer to use this platform or a similar one instead of using more traditional options."* obtained a score of 4.30 and finally the item *"In the future, I am likely to choose this platform or a similar one instead of a more traditional option."* obtained a score of 4.41.

Table 3 - Means, Minimum and Maximum value and Standard deviation of all items concerning the drivers

Variables/Items	N	Minimum	Maximum	Mean	Standard deviation
Independent variables					
Cost savings					
Using [chosen platform] saves me money.	417	1	5	3,78	1,129
I like to have higher quality with less money by using [chosen platform].	417	1	5	4,00	1,024
Using [chosen platform] helps me lower my costs.	417	1	5	3,52	1,215
Sustainability					
Using [chosen platform] is a sustainable mode of consumption.	417	1	5	3,60	1,063
Using [chosen platform] can contribute to the reduction of environmental pollution.	417	1	5	**2,61**	1,244
Using [chosen platform] can contribute to energy savings.	417	1	5	**2,66**	1,226
Community belonging					
To me, using [chosen platform] makes me feel as part of a cultural movement.	417	1	5	**2,82**	1,212
The use of [chosen platform] allows me to be part of a group of like-minded people.	417	1	5	2,89	1,192
The use of [chosen platform] allows me to belong to a group of people with similar interests.	417	1	5	2,86	1,228
Hedonic experience					
I think using [chosen platform] is an enjoyable experience.	417	**2**	5	**4,47**	0,620
I think using [chosen platform] is an exciting experience,	417	1	5	3,02	1,105
I think using [chosen platform] is a fun experience.	417	1	5	3,49	1,068
Convenience					
I can use [chosen platform] anywhere.	417	1	5	4,18	0,966
I don't have to make much of an effort to use [chosen platform].	417	1	5	**4,38**	0,740
It is easy to use [chosen platform].	417	1	5	**4,52**	0,672
Dependent variable					
Willingness to participate					
I am likely to choose this platform or a similar one the next time I need this type of service.	417	1	5	**4,42**	0,790
When I need this type of service, I prefer to use this platform or a similar one instead of using more	417	1	5	**4,30**	0,857

traditional options.					
In the future, I am likely to choose this platform or a similar one instead of a more traditional option.	417	1	5	**4,41**	0,742

Source: SPSS output

5.2.2. Non-users (Table 4)

Regarding the independent variables of non-users: Lack of economic benefits, Lack of trust and the Lack of (technology) efficacy, the three highest means, which were the items *"I worry about any loss of privacy while using these services."* (4.07), *"I care about the security of transactions and/or the service provided on these platforms."* (4.01) and item *"I do not fully rely on these platforms to execute transactions and/or provide the service."* (3.88) belong to the same variable – Lack of trust. The lowest mean was on the item *"I find it difficult to use these services." (3.36),* belonging to the lack of (technology) efficacy variable, and the second and third lowest means belong to the same variable – Lack of economic benefits, on the items *"The savings I get from using one of these platforms is not enough for me to use them."* (3.40) and *"I think using these platforms doesn't benefit me much financially."* (3.50). The constructs *"I feel I do not have enough information to understand how these services work."* and *"In general, I hesitate before trying new technologies and services."* that belong to the same variable – Lack of technology - have an equal mean of 3.36. Concerning the dependent variable Willingness to not participate in ABC services, the scores were medium or quite neutral, with the highest score of 3.80 on the construct *"When I need this type of services, I prefer to use more traditional options instead of an access-based service like Uber, Cabify, Blablacar, Airbnb, Home exchange, Netflix, Spotify or a similar platform"*, and a mean of 3.40 on the item *"I am not likely to choose a platform like Uber, Cabify, Blablacar, Airbnb, Home exchange, Netflix, Spotify nor a similiar platform the next time I need this type of services."* and a lower mean of 3.19 on third and last construct of this variable *"In the future, I am not likely to choose an access-based service like Uber, Cabify, Blablacar, Airbnb, Home exchange, Netflix, Spotify nor a similar platform instead of a more traditional option"*.

Table 4 - Means, Minimum and Maximum value and standard deviation of all the items concerning the deterrents

Variables/Items	N	Minimum	Maximum	Mean	Standard deviation
Independent variables					
Lack of economic benefits					
The savings I get from using one of these platforms is not enough for me to use them.	84	1	5	**3,40**	1,121

I think using these platforms doesn't benefit me much financially.	84	1	5	**3,50**	1,059
Using these platforms doesn't greatly improve my economic situation.	84	1	5	3,75	1,028
Lack of trust					
I care about the security of transactions and/or the service provided on these platforms.	84	1	5	**4,01**	0,925
I do not fully rely on these platforms to execute transactions and/or provide the service.	84	1	5	**3,88**	1,034
I worry about any loss of privacy while using these services.	84	1	5	**4,07**	1,050
Lack of (technology) efficacy					
I feel I do not have enough information to understand how these services work.	84	1	5	3,63	1,159
I find it difficult to use these services.	84	1	5	**3,36**	1,199
In general, I hesitate before trying new technologies and services.	84	1	5	3,63	1,095
Dependent variables					
Willingness not to participate					
I am not likely to choose a platform like Uber, Cabify, Blablacar, Airbnb, Home exchange, Netflix, Spotify nor a similiar platform the next time I need this type of services.	84	1	5	3,40	1,099
When I need this type of services, I prefer to use more traditional options instead of an access-based service like Uber, Cabify, Blablacar, Airbnb, Home exchange, Netflix, Spotify or a similar platform.	84	1	5	3,80	1,050
In the future, I am not likely to choose an access-based service like Uber, Cabify, Blablacar, Airbnb, Home exchange, Netflix, Spotify nor a similar platform instead of a more traditional option.	84	1	5	3,19	1,092

Source: SPSS output

5.3. Factorial, reliability and validity analysis

To analyse the data provided by the surveys from both users and non-users of access-based services, it was necessary to start by reducing the variables of the drivers, deterrents and willingness in order to group the factors of each variable together and therefore reduce its dimensionality. The Factorial analysis is a statistical technique that explains the correlation between variables, by simplifying and reducing the existing data to a smaller set of factors that are necessary (Maroco, 2007). A loading value equal to or higher than 0.40 indicates that the variable is significant and is therefore included in the variable, while lower values should be eliminated (Hair et al., 1998).

It is also mandatory to evaluate the measurements, reliability and validity of the constructs for each variable to ensure the properties of the instruments that will be used for this investigation.

There are several typologies of validity, however the present study will only be based on the convergent validity. On convergent validity the constructs that are indicators of a particular factor must converge or share a high proportion of variance in common. This analysis will use three metrics to test the convergent validity of the items: Average variance extracted (AVE), Composite reliability (CR), and Cronbach's alpha (alpha). The AVE value should be greater than 0.5, the CR should be greater than 0.7, and Cronbach's alpha above 0.6 (Hair et al, 1998),

Cronbach's alpha and composite reliability (CR) which should have a value higher than 0,70 (Hair et al, 1998) reflect the level of internal consistency. This threshold is achieved in both users and non-users questionnaires and demonstrate a measurement reliability of the scales as it will be verified next.

5.3.1. Users (Table 5)

Exploratory factor analysis was performed on user's motivations. Regarding the items concerning the independent variables, two items from the dimensions of the hedonic experience and convenience presented values slightly underneath the recommended threshold and were therefore removed. The item *"I think using [chosen platform] is an enjoyable experience."* belonging to the hedonic dimension and the item *"I can use [chosen platform] anywhere."* belonging to the convenience dimension have a low communality value (≈0.4) (Table 5) and also lowered the reliability or alpha value of the related variables from α=0.677 to α=0.742 and from α=0.664 to α=0.748 respectively, which further justifies eliminating these two constructs.

However, one can consider indicator reliability to be largely fulfilled, since after excluding the two mentioned questions [*"I think using [chosen platform] is an enjoyable experience."* and *"I can use [chosen platform] anywhere."*] all factors loadings show a value above the minimum requirement of 0.4 [Hair et al., 2013] and the values for CR and AVE present values above 0.7 and 0.5 respectively, thus lend support for adequate reliability and convergent validity levels of each construct as demonstrated on Table 5 below.

Table 5- Measurement scales, reliability and dimensionality statistics of Users

Measures	Loadings	Mean	CR (AVE)
Cost savings motivation (α=0,854)			**0,911 (0,774)**
Using [chosen platform] saves me money.	0,898	3,78	
I like to have higher quality with less money by using [chosen platform].	0,832	4,00	
Using [chosen platform] helps me lower my costs.	0,908	3,52	
Sustainability motivation (α=0,772)			**0,868 (0,687)**
Using [chosen platform] is a sustainable mode of consumption.	0,782	3,60	
Using [chosen platform] can contribute to the reduction of environmental pollution.	0,858	2,61	
Using [chosen platform] can contribute to energy savings.	0,845	2,66	
Community belonging motivation (α=0,856)			**0,913 (0,778)**
To me, using [chosen platform] makes me feel as part of a cultural movement.	0,818	2,82	
The use of [chosen platform] allows me to be part of a group of like-minded people.	0,914	2,89	
The use of [chosen platform] allows me to belong to a group of people with similar interests.	0,911	2,86	
Hedonic motivation (α=0,736)			**0,884 (0,792)**
I think using [chosen platform] is an exciting experience.	0,890	3,02	
I think using [chosen platform] is a fun experience.	0,890	3,49	
Convenience motivation (α=0,753)			**0,891 (0,803)**
It is easy to use [chosen platform].	0,896	4,52	
I don't have to make much of an effort to use [chosen platform]	0,896	4,38	
Willingness to participate (α=0,838)			**0,904 (0,759)**
I am likely to choose this platform or a similar one the next time I need this type of service.	0,807	4,42	
When I need this type of service I prefer to use this platform or a similar one instead of using more traditional options.	0,896	4,30	
In the future, I am likely to choose this platform or a similar one instead of a more traditional option.	0,907	4,41	

Source: Adapted SPSS output

After excluding the two non-significant items, the results strongly support the five-factor structure for the drivers of ABC. Composite measures of identified factors were unidimensional and demonstrated good scale reliability according to accepted standards (Nunnaly 1978). Identified factors showed strong Cronbach's alpha (ranging from 0.736 to 0.856). Composite Reliabilities (CR) and Average Variances Extracted (AVE) were above recommended minimums of 0.70 and 0.50, respectively (Fornell & Lacker 1981; Hair et al. 2010). Thus, all factors demonstrated good internal consistency and high levels of convergence, supporting the reliability and validity of our multiple item scale (Table 5).

5.3.2. Non-users (Table 6)

Regarding the constructs in each factor related to the non-users, there was no need to remove any of the items that are part of each dimension since all communality values were above the required 0.4, and therefore all the constructs of each factor are significant (Table 6).

Table 6 - Measurement scales, reliability and dimensionality statistics of Non-users

Measures	Loadings	Mean	CR (AVE)
Lack of economic benefits (α=0,816)			**0,858 (0,669)**
The savings I get from using one of these platforms is not enough for me to use them.	0,718	3,40	
I think using these platforms doesn't benefit me much financially.	0,853	3,50	
Using these platforms doesn't greatly improve my economic situation.	0,874	3,75	
Lack of trust (α=0,828)			**0,854 (0,661)**
I care about the security of transactions and/or the service provided on	0,862	4,01	
I worry about any loss of privacy while using these services.	0,831	4,07	
I do not fully rely on these platforms to execute transactions and/or provide the service.	0,742	3,88	
Lack of (technology) efficacy (α=0,758)			**0,831 (0,622)**
I feel I do not have enough information to understand how these services	0,755	3,63	
I find it difficult to use these services.	0,840	3,36	
In general, I hesitate before trying new technologies and services.	0,768	3,63	
Willingness not to participate (α=0,773)			**0,869 (0,688)**
I am not likely to choose a platform like *Uber, Cabify, Blablacar, Airbnb, Home exchange, Netflix, Spotify* nor a similar platform the next time I need this type of services.	0,858	3,40	
When I need this type of services, I prefer to use more traditional options instead of an access-based service like *Uber, Cabify, Blablacar, Airbnb, Home exchange, Netflix, Spotify* or a similar platform.	0,822	3,80	
In the future, I am not likely to choose an access-based service like *Uber, Cabify, Blablacar, Airbnb, Home exchange, Netflix, Spotify* nor a similar platform instead of a more traditional option.	0,808	3,19	

Source: Adapted SPSS output

Composite measures of the identified factors were also unidimensional and demonstrated good scale reliability according to accepted standards (Nunnaly, 1978). The four factors being Lack of economic benefits, lack of trust and lack of (technology) efficacy showed strong Cronbach's alpha (ranging from 0.758 to 0.828). Composite Reliabilities (CR) and Average Variances Extracted (AVE) were above recommended minimums of 0.70 and 0.50, respectively (Fornell & Lacker 1981; Hair et al. 2010). Thus, all factors demonstrated good internal consistency and high levels of convergence, supporting the reliability and validity of

our multiple item scale (Table 6).

5.4. Hypothesis Testing – Multiple Regression Analysis and Chi square tests

According to Maroco (2011), regression is a statistical model used to predict the behaviour of a dependent variable from one or more independent variables. What distinguishes Multiple Linear Regression Analysis from Simple is the number of independent variables: if there is only one independent variable, the model is considered Simple, if there is more than one independent variable, the model is termed Multiple Linear Regression (Maroco, 2011). Since there is more than one independent variables on this investigation, a multiple regression analysis was carried out through SPSS software (version 21) in order to test the H1-H8 and thus verify the possible drivers and deterrents that might influence the willingness to participate or not on access-based services concerning users and non-users respectively.

As stated by Maroco (2011) the theory of decision through hypothesis tests is another way of inferring about the parameter of the population associating to this process a certain level of significance. However, unlike the confidence intervals, the hypothesis test aims to refute (or not) a certain hypothesis about one or more population parameters from one or more estimates obtained in the samples.

In order to verify the correct use of the model in this research, a validation of the assumptions of the regression statistic model was performed before the multiple regression analysis, namely:

- Homoscedasticity assumption**:** where at each level of the predictive variables the residual term variance must be constant. This means that residues at each level of predictors must have the same variance (Homoscedasticity).
- The assumption that **errors** must be **zero-mean random variables**
- There must be a **normal distribution of errors** – this condition can be tested by the Kolmogorov-Smirnov test or by the analysis of the Normal Probability Plot (Maroco, 2011). The differences between the model and the observed data are often zero or near zero.

Predictive variables do not need to have normal distribution, but the residuals on multiple regression models do.

- Independence of errors assumption – the multiple regression model assumes that the errors are independent. One of the simplest and widely used tests is the Test of Durbin-Watson (Hair et al., 1998), which verifies the correlation between errors. According to Chagas (2016) the results can vary from 0 to 4, where values of 2 indicate that the residues do not correlate. Values above 2 indicate negative correlation and below 2 positive correlation. Values above 3 and less than 1 indicate that residues correlate.

- Multicollinearity – This assumption only needs to be verified for the case of multiple linear regression analysis since the number of independent variables is greater than one and it means that there should be no perfect linear relationship between two or more predictors, or they should not have very high correlations (> 0.80) (Chagas, 2016), so the variance inflation factor (VIF) should be > 0.80.

According to Maroco (2007), to test if two or more independent populations differ within a certain characteristic, the Chi-Square statistical test is applied. In this investigation one of our objectives regarding the RQ [3], is to verify if there are significative differences in demographic terms between participants and non-participants of ABC and consequently define a profile concerning the users and non-users. The probability of statistical significance associated with this test is the p-value, which portrays the index of the evidence against the null hypothesis. Thus, the lower the value of p-value <0.05, the stronger the evidence against the hypothesis.

Also, as stated by Maroco (2007), this test can only be rigorously applied when, among other conditions, the number of observations verified is greater than or equal to 5. If in some cases they aren't and if the number of classes can be combined in order to increase the expected frequency, then they should be regrouped, but only if this combination doesn't detract the study from meaning.

The verification of the hypotheses is fundamental, since all the statistical inference in the model of linear regression and chi-square tests (hypothesis testing) are based on these assumptions.

5.4.1. H1-H5 Testing results: Drivers of ABC

H1 to H5 aim to verify if Convenience (H1), Cost savings (H2), Hedonic experience (H3), Sustainability (H4) or Community belonging (H5) motivations positively influence the user's willingness to participate in ABC services (dependent variable).

Firstly, the assumptions of the linear regression model were validated by analysing the errors or residuals and the multicollinearity of the independent variables.

The assumptions of the homoscedasticity of the residues and the errors being random variables of zero mean were verified as presented in Table 7 below, where the means are zero and the standard deviation values are close to 1 (0.994) or equal to 1 therefore validating the previously mentioned assumptions.

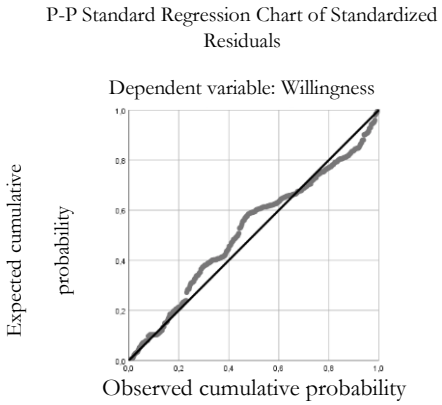
Table 7 - Residuals Statistics by SPSS

Residuals Statistics					
	Minimum	Maximum	**Mean**	**Std. deviation**	N
Std. Predicted value	-5,276	1,439	**,000**	**1,000**	417
Std. Residual	-6,149	3,212	**,000**	**,994**	417

Source: Adapted from an SPSS output

As for the assumption of the normal distribution of errors, it can be confirmed from the normal probability plot below (Figure 22) that most of the values are distributed by the main diagonal, and it can be concluded that the errors present approximately normal distribution (Maroco, 2007).

Figure 22- Normal probability PLOT by SPSS



Source: SPSS output

Also, after performing the Durbin-Watson test concerning the independency of errors through SPSS software (Table 8) it was demonstrated that its value is near 2 (DW=1.865), and as mentioned before for values close to 2 the residues are not correlated with each other

(Chagas, 2016) therefore independent and thus the assumption was equally validated.

Table 8 - Durbin Watson Statistic

Variables	Durbin-Watson
a. Preditors: (Constant), Convenience motivation, Sustainability motivation, Hedonic motivation, Cost savings motivation, Community belonging motivation b. Dependent Variable: Willingness	**1,865**

Source: SPSS output

In this case, the VIF (Variance Inflation Factor) values are > 0.80 (Table 9) for the five independent variables regarding drivers for participating in ABC, thus for the 5 variables the assumption of the absence of multicollinearity between the explanatory variables was validated, meaning that there isn't a perfect linear relationship between the predictors.

Table 9 - Users Collinearity Statistics

Model	Collinearity Statistics
	VIF
(Constant)	-
Cost savings motivation	1,415
Sustainability motivation	1,623
Community belonging motivation	1,808
Hedonic motivation	1,705
Convenience motivation	1,099

Source: SPSS output

With all the assumptions validated, a Multiple Linear Regression Analysis was conceivable and performed between the independent variables (motivations) and dependent variable (willingness to participate) concerning H1 to H9.

Results show that 32.2 per cent of the variability of the dependent variable – willingness to participate in ABC is explained by the independent variables – Motivations (Cost savings, Sustainability, Community belonging, Hedonic experience, Convenience) that compose this investigation (Adjusted R^2= 0.322).

By analysing the values given on the coefficient regarding the probability of significance (sig.)

of the variables (Table 10), one can observe that the H1 (Cost savings) and H5 (Convenience) are not rejected, both with a p value = 0.000 <0.05. However, after performing the multiple regression analysis on H2 (Sustainability) (p value =0.397), H3 (Community belonging) (0,893) and H4 (Hedonic motivation) (p value = 0.601), one can confirm that those are rejected since their respective p values are > 0.05.

It is also possible to find and compare the contribution of each factor on the variability concerning the users' participation on ABC on Table 10. The more significant factor is regarding the convenience motivation (H1) which explains this variable in around 21 per cent Table 10 - H1-H5 testing results: regression analyses between willingness to engage in ABC and motivations

Model Summary	R	R Square	**Adjusted R Square**	Durbin-Watson	**Sig. F Change**
a. Preditors: (Constant), Convenience motivation, Sustainability motivation, Hedonic motivation,Cost savings motivation, Community belonging motivation b. Dependent variable: Willingness	,574[a]	0,330	**0,322**	1,865	0,000
Coefficients	B	Std. Error	**Beta**	t	**Sig.**
(Constant)	9,516E-17	0,040		0,000	1,000
Cost savings motivation	0,208	0,048	**0,208**	4,339	0,000
Sustainability motivation	-0,044	0,051	-0,044	-0,847	**0,397**
Community belonging motivation	-0,007	0,054	-0,007	-0,135	**0,893**
Hedonic motivation	0,028	0,053	0,028	0,524	**0,601**
Convenience motivation	0,506	0,042	**0,506**	11,954	0,000

Source: Adapted from an SPSS output

For a detailed analysis of the outputs by SPSS for these tests please refer to Appendix VII.

5.4.2. H6-H8 Testing results: Deterrents of ABC

H6 to H8 aim to verify if Lack of trust (H6), Lack of (technology) efficacy (H7) or Lack of economic benefits (H8) deterrents negatively influence the user's willingness to participate in ABC services (dependent variable).

The same tests to validate the assumptions for the multiple regression analysis was performed on the variables concerning the non-users.

The assumptions of the homoscedasticity of the residues and the errors being random variables of zero mean were also verified as presented in Table 11 below, where the means are zero and the standard deviation values are close to 1 (0.982) or 1 therefore validating the previously mentioned assumptions.

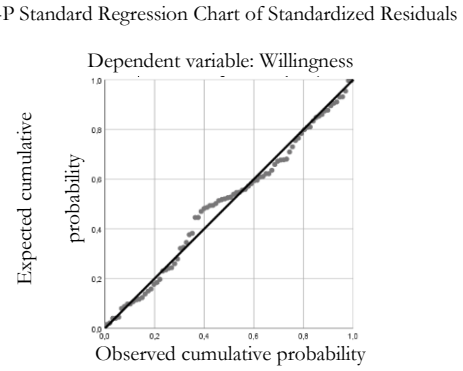
Table 11 - Residuals Statistics

Residuals Statistics					
	Minimum	Maximum	**Mean**	**Std. Deviation**	N
Std. Predicted value	-2,733	1,825	**,000**	**1,000**	84
Std. Residual	-2,169	2,693	**,000**	**,982**	84

Source: Adapted from an SPSS output

As for the assumption of the normal distribution of errors, it can be seen from the normal probability plot below (Figure 23) that most of the values are distributed by the main diagonal, thus one can conclude that the errors present approximately normal distribution in this case too (Maroco, 2007).

Figure 23 - Normal probability PLOT by SPSS



Source: SPSS output

Also, after performing the Durbin-Watson test concerning the independency of errors by SPSS software (Table 12) it was demonstrated that its value is also near 2 (DW=1.554), consequently the assumption was equally validated since there is no correlation between errors (Chagas, 2016).

Table 12 - Durbin Watson Statistic

Variables	**Durbin-Watson**
a. Preditors: (Constant), Lack of (technology) efficacy, Lack of trust, Lack of economic benefits b. Dependent Variable: Willingness not to participate	**1,554**

Source: SPSS output

Lastly, in this case, the VIF (Variance Inflation Factor) values are also > 0,80 (Table 13) for the 3 independent variables regarding deterrents for participating in ABC, thus for the 3 variables the assumption of the absence of multicollinearity between the explanatory variables was correspondingly confirmed.

Table 13 - Users Collinearity Statistics

Model	**Collinearity Statistics**
	VIF
(Constant)	-
Lack of economic benefits	1,000
Lack of trust	1,000
Lack of (technology) efficacy	1,000

Source: Adapted from a SPSS output

After validating all the required assumptions, a Multiple Linear Regression Analysis was also performed between the remaining independent variables (deterrents) and dependent variable (willingness not to participate).

Before going through the analysis of hypotheses of the variables related to the deterrents, the dependent variable was reverted - willingness not to participate – in order to get coherence with statements given on the H6-H8.

The results provided by the regression analysis show that 46.5 per cent of the variability of the dependent variable – willingness not to participate in ABC is explained by the independent variables – Deterrents (lack of trust, lack of technology efficacy and lack of economic benefits).

By analysing the values given on the coefficient regarding the probability of significance (sig.) of the variables (Table 14), one can observe that H6 (lack of trust), H7 (lack of technology

efficacy) and H8 (lack of economic benefits) are not rejected, with a p value <0.05. These results mean that these hypotheses are not rejected and thus prove that the three mentioned deterrents negatively influence the consumers on participating in ABC.

It is also possible to find and compare the contribution of each factor on the variability concerning the dependent variable in Table 14. The most significant factor deterring consumers from using ABC is the lack of economic benefits, followed by the lack of (technology) efficacy, and finally the lack of trust (Table 14).

Table 14 - H6-H8 testing results: regression analyses between willingness to engage in ABC and motivations

Model Summary	R	R Square	**Adjusted R Square**	Durbin-Watson	**Sig. F Change**
a.Preditors: Constant), Lack of (technology) efficacy, Lack of trust, Lack of economic benefits b.Dependent variable: Willingness not to participate	0,696	0,484	**0,465**	1,554	0,000
Coefficients	B	Std. Error	**Beta**	t	**Sig.**
(Constant)	**-3,035E-17**	0,080		0,000	1,000
Lack of trust	**-0,216**	0,080	**-0,216**	2,696	**0,009**
Lack of (technology) efficacy	**-0,395**	0,080	**-0,395**	4,914	**0,000**
Lack of economic benefits	**-0,531**	0,080	**-0,531**	6,612	**0,000**

Source: Adapted from an SPSS output

For a detailed analysis of the outputs by SPSS for these tests regarding the deterrents please go through to Appendix VIII.

5.4.3. H9 Testing results: Profile of users and non-users of ABC

According to Maroco (2007), to test if two or more independent populations differ within a certain characteristic, the Chi-Square statistical test is applied. In this investigation one of our objectives regarding the RQ [3], is to verify if there are significant differences in demographic terms between participants and non-participants of ABC and consequently define a profile concerning the users and non-users. The probability of statistical significance associated with this test is the p-value, which portrays the index of the evidence against the null hypothesis. Thus, the lower the value of p-value <0.05, the stronger the evidence against the hypothesis.

Also, as stated by Maroco (2007), this test can only be rigorously applied when, among other conditions, the number of observations verified is greater than or equal to 5. If in some cases they aren't and if the number of classes can be combined in order to increase the expected frequency, then they should be regrouped, but only if this combination does not detract the study from meaning. Despite the diversity and considerable number of responses provided on the inquiry, a combination of a few of the scales used had to be regrouped, in this case on the dimensions of the employment status, education level, marital status and on the questions *"If I hear about a new technology, I will look for ways to try it out."; "do you usually shop online?"* and *"do you use apps on your smartphone?"* in order to be able to apply this test.

After the necessary adjustments, for the H9 placed and after the chi-square tests, the following results were obtained:

Table 15 - Chi-square tests - Age

	Value	gl	**Sig.**
Pearson's chi-square	52,196[a]	3	**,000**
Likelihood ratio	41,143	3	,000
N of Valid Cases	501		

Source: SPSS output

Regarding the age between participants and non-participants there are relevant differences (Table 15) (p value =0.000), while most users are up to 50 years old (71 per cent), most non-users (57 per cent) are more than 50 years old.

Table 16 - Chi-square tests – Gender

	Value	gl	**Sig.**
Pearson's chi-square	,002[a]	1	**,968**
Continuity correction	,000	1	1,000
Likelihood ratio	,002	1	,968
Fisher's Exact Test			
N of Valid Cases	501		

Source: SPSS output

However, and as expected after the descriptive analysis of the sample used in this investigation, there are no significant differences found between participants and non-participants regarding gender (p value = 0.968) (Table 16), since in both cases around 65 per

cent of both users and non-users are Female (65.7 per cent and 65.5 per cent respectively).

Table 17 - Chi-square tests – Employment status

	Value	gl	**Sig.**
Pearson's chi-square	25,819[a]	2	**,000**
Likelihood ratio	21,798	2	,000
Linear-by-Linear Association	17,868	1	,000
N of Valid Cases	501		

Source: Adapted from an SPSS output

Concerning the dimension of the employment status, significant differences were found (p value = 0.000) (Table 17) between users and non-users, where there is a larger presence of students or working students among users (25.4 per cent) than non-users (15.5 per cent), whereas more non-users are non-employed, i.e. are unemployed or retired (30.9 per cent) when compared with users (10.3 per cent).

Table 18 - Chi-square tests – Education Level

	Value	gl	**Sig.**
Pearson's chi-square	15,696[a]	2	**,000**
Likelihood ratio	14,001	2	,001
Linear-by-Linear Association	10,252	1	,001
N of Valid Cases	501		

Source: Adapted from an SPSS output

Also regarding the education level within participants and non-participants, representative differences were found (p value = 0.000) (Table 18). More users hold a Master or Phd degree (34.8 per cent) when compared with non-users (26.2 per cent), whilst there are more Undergraduate non-users (35.7 per cent) then users (16.8 per cent).

Table 19 - Chi-square tests – Monthly income

	Value	gl	**Sig.**
Pearson's chi-square	13,588[a]	5	**,018**
Likelihood ratio	12,840	5	,025
N of Valid Cases	501		

Source: Adapted from an SPSS output

On the monthly income dimension, considerable differences were also found (p value = 0.18) (Table 19) between participants and non-participants, where users were found to be mostly concentrated on medium/higher level incomes (1000-1999€) with 38.4 per cent, and non-users possess lower incomes (<1000€) with 44 per cent or higher incomes (>1500€) with 35.7 per cent.

Table 20 - Chi- square tests - Marital Status

	Value	gl	**Sig.**
Pearson's chi-square	20,472[a]	1	**,000**
Continuity correction	19,404	1	,000
Likelihood ratio	21,116	1	,000
Linear-by-Linear Association	20,431	1	,000
N of Valid Cases	501		

Source: Adapted from an SPSS output

Concerning both populations' marital status, notable variations were found (p value = 0.000) (Table 20), where mostly participants are single (54.4 per cent) and never married and non-participants are not single (72.6 per cent), thus the latter refer to users that were at least once married.

Table 21 - Chi-square tests -If I hear about a new technology I will look for ways to try it out.

	Value	gl	**Sig.**
Pearson's chi-square	48,677[a]	2	**,000**
Likelihood ratio	45,071	2	,000
Linear-by-Linear Association	48,532	1	,000
N of Valid Cases	501		

Source: Adapted from an SPSS output

Concerning propensity to innovation habits, on the item "If I hear about a new technology I will look for ways to try it out." significant differences were also found between users and non-users (p value = 0.000) (Table 21), where most of the users (65.5 per cent) agree or strongly agree with this statement, while non-users mostly (71.4 per cent) are neutral, disagree or strongly disagree about this same statement.

Table 22 - Chi-square tests - Do you usually shop online?

	Value	gl	**Sig.**
Pearson's chi-square	124,355[a]	3	**,000**
Likelihood ratio	102,803	3	,000
Linear-by-Linear Association	93,681	1	,000
N of Valid Cases	501		

Source: Adapted from an SPSS output

On shopping online habits, relevant differences were found between participants and non-participants (p value= 0.000) (Table 22), where most of the participants state to shop online sometimes (41 per cent) or very often (30 per cent), while most of the non-participants have never done shopping online (40.5 per cent) or rarely do it (36.9 per cent).

Table 23 - Chi-square tests - Do you use apps on your smartphone?

	Value	gl	**Sig.**
Pearson's chi-square	136,848[a]	2	**,000**
Likelihood ratio	114,002	2	,000
Linear-by-Linear Association	131,955	1	,000
N of Valid Cases	501		

Source: Adapted from an SPSS output

Lastly, concerning the use of apps on the populations' smartphone, meaningful differences were found (p value=0.000) (Table 23), where most of the users (77 per cent) often use apps and non-users (47.6 per cent) rarely use them.

Significative differences in all demographic terms besides the item gender were found, thus one may consider that H9 is not rejected and thus can be partially confirmed.

For more detailed outputs by SPSS regarding the presented chi-square tests please review Appendix IX.

The synthesis of the validity of the hypotheses of the investigation is presented on Table 24 below.

Table 24 - Synthesis of the validity of the study hypotheses

Hypothesis	Statement	Supported/ Rejected
H1	Convenience motivation positively influences the consumer's willingness to participate in ABC.	**Supported**
H2	Cost savings motivation positively influences the consumer's willingness to participate in ABC.	**Supported**
H3	Hedonic motivation positively influences the consumer's willingness to participate in ABC.	Rejected
H4	Sustainability motivation positively influences the consumer's willingness to participate in ABC.	Rejected
H5	Community belonging motivation positively influences the consumer's willingness to participate in ABC.	Rejected
H6	Lack of trust negatively influences the consumer's willingness to participate in ABC.	**Supported**
H7	Lack of (technology) efficacy negatively influences the consumer's willingness to participate in ABC.	**Supported**
H8	Lack of economic benefits negatively influences the consumer's willingness to participate in ABC.	**Supported**
H9	There are significant differences between participants and non-participants in terms of gender, age, occupation, income level, and marital status.	**Partially Supported**

Source: self-elaboration

Considering each of the hypotheses for this study, the results will now be analysed.

Once the results and confirmation of the hypotheses of investigation are shown, the discussion of the hypotheses is followed, establishing a comparison with the literature review.

6. Discussion of results

In this part of the paper, a reflection is made on the results obtained through the collection of secondary data and from the questionnaire. This discussion begins by answering which motivations were proven to lead the user's willingness to participate in ABC (RQ1) and what inhibits the non-users to not participate (RQ2). Lastly, a characterization of the profiles of adopters and non-adopters will be defined and compared (RQ3).

The empirical findings support the drivers of practising ABC to be mainly convenience and cost savings and not being oriented by sustainability, community belonging or hedonic experiences as many other studies have evoked, and how the lack of trust, economic benefits

and (technology) efficacy are few of the reasons why non-users are not willing to participate in this growing type of consumption.

Taking into account the fact that the adopters have chosen platforms belonging mainly to the transportation industry as *Cabify/Uber* (43.2 per cent) and the entertainment industry such as *Spotify* (23.7 per cent) and *Netflix* (20.9 per cent), this analysis is considering that majority of respondents responded with reference to those services.

The results show that **convenience** has been empirically proven as the key motivator for adopters in participating in ABC (, which has already been demonstrated in other studies on this type of consumption by Bardhi and Eckhardt (2012); Ge et al. (2017); Joo (2017); Tussyadiah (2014); Zhu et. al (2017), although in specific services or industries. The majority of users that responded to this questionnaire also agree or strongly agree that these platforms are *"easy to use"* and that they *"don't have to make much of an effort to use the chosen platform"* with a quite high mean of 4.52 and 4.38 respectively on the given answers.

Thus and so, one can support the notion of access-based goods and services being consumed for being flexible, self-serving, easy to use and to access by its adopters, who agree that it is a simpler mode of consumption (Bardhi & Eckhardt, 2012; Ge et al., 2017; Zhu et. al, 2007), which is fuelled by the internet and which is then easily reachable through an individual's smartphone device anytime and anywhere. Users do not need to plan in advance to effectively use these type of services, requiring much less energy or effort (Moeller & Wittkowski, 2010). People might also feel a sense of freedom while accessing the goods they want only when they specifically need it, which further justifies the functionality of using material goods such as *Cabify/Uber* or *Airbnb* but also immaterial goods such as *Netflix/Spotify* (Bardhi & Eckhardt, 2012).

This sense of freedom that ABC provides to users leads to another empirically supported relevant driver as a result from this investigation - **Cost savings** (β=0,208). As expected, the respondents that answered the survey and use access-based services agree that using ABC platforms saves them money (mean=3.78), that they are offered higher quality with less money (mean = 4.00) and that using these services helps them to lower their costs (mean=3.52).

This motivation can be related to the fact that users buy less goods while still having access to the services of those same goods and thus satisfying their own needs without the burdens

of ownership, such as maintenance, storage, usage costs and therefore prefer to access goods rather than owning them while, at the same time, maximizing the utility/capacity of assets (Moeller & Wittkowski, 2010). Also, with ABC consumers may test a product before actually buying it, which is an understandable motivation for many consumers, especially those that were affected by the financial crisis and thus are more price-conscious and mindful concerning their spending habits. Also, consumers may react differently to the prices which may vary according to several elements such as the perceived positive or negative image a user may have on a brand/service, and socio-demographic variables, such as their own income level as it will be explained with more detail further ahead (Hamari et al., 2016; Liang et al., 2018; Moeller & Wittkowski, 2010).

In terms of usage, in short-term, renting is cheaper than buying and owning a good. Understandably this depends on the frequency of the use of the product, so it is reasonable to assume that the price for using an access-based good is a significant determinant of preference for rental among price-conscious consumers as it was demonstrated by Moeller and Wittkowski (2010)'s study results.

In this case, regarding the dimension of the type of accessed product on ABC (Bardhi & Eckhardt, 2012), digital assets being immaterial goods such as *Netflix/Spotify* can be more associated to its convenience and easy form of access and inherently feel less like a possession than physical and material goods such as *Uber/Cabify* or *Airbnb* that are definitely more connected to the profit and economic benefits of accessing goods.

Community belonging motivation did not prove to have a significant or positive influence on the users' willingness to participate in ABC, with low means regarding the items "to me using [chosen platform] makes me feel as part of a cultural movement" (mean=2.82), "the use of [chosen platform] allows me to be part of a group of like-minded people (mean=2.89) and "the use of [chosen platform] allows me to belong to a group of people with similar interests" (mean=2.86), opposing Tussyadiah (2014)' study. These results are in line with the findings of some authors such as Bardhi and Eckhardt (2012); Ge et al. (2017) where authors state that on ABC companies focus more on providing convenient and economic benefits for their customer rather than fostering social relationships with their customers or between different customers in communities. In the context of car-sharing or accommodation such as *Uber/Cabify* and *Airbnb* a high involvement of the users is required, and they may be looking for a closer relationship with both the provider of the service and between customers

from the same community, but no consumer involvement or contact is expected or required on online-borrowing programs, in this case on *Spotify/Netflix*.

The development of social sharing activities beyond local communities through Web 2.0 (John, 2013) may have contributed to a higher community belonging feeling, but from this present investigation's results one can consider that it may not necessarily be through access-based consumption activities that specifically require a monetary exchange. Maybe a sense a community belonging is more of an outcome of participating in ABC than a driver, whether on sharing-in activities (Belk, 2014a), where consumers "purely" share with no monetary exchange required between family, close friends, neighbours and naturally feel a sense of "belonging", whereas in a context of car-sharing such as *Cabify/Uber* consumers are dealing with total strangers that they might particularly avoid interacting due to the uneasiness to meet. In ABC consumers appear to be more independently-minded and opportunistic, and thus are not as interested in establishing relationships between providers and other consumers.

Concerning the **Hedonic experiences**, this has not proven to be a significant motivation regarding the consumers' willingness to participate in ABC, with neutral means concerning the evaluated items such as *"I think using [chosen platform] is an exciting experience"* (mean=3.02) and *"I think [chosen platform] is a fun experience."* (mean=3.49). These results are contrary to the outcomes by Hwang and Griffiths (2017); Hamari et.al (2015); Tussyadiah (2014), who defined enjoyment as one of the determinants for participating in ABC. This determinant might be more important on access-based services related to tourism, where tourists can be seeking for more "local and unique" experiences, although in platforms such as *Airbnb* people usually choose to rent the whole place (PwC 2015) which results in being the same option of renting a place the traditional form and thus this may seem contradictory.

As far as **Sustainability** is concerned in this study, the impact of this motivation has also not been confirmed on the consumer's willingness to participate in ABC. The evaluated items "using [chosen platform] can contribute to the reduction of environmental pollution" (mean=2.61) and "Using [chosen platform] can contribute to energy savings" (mean=2.66) had equally low means, although the item *"using [chosen platform] is a sustainable mode of consumption"* had a higher mean (3.60). These results are not in line with Botsman and Rogers (2011), Tussyadiah (2014) studies but go along Bardhi and Eckhardt's (2012), Benoit et al. (2017)'s investigation who mention that people may not be willing to consume sustainably,

although it can influence the user's attitude. Sustainability might only matter for people to whom ecological consumption is effectively important: according to this survey's results, and in agreement with Hamari et al. (2015), consumers perceive the environmental benefits of ABC activities, but this favourable attitude does not necessarily translate into action.

Even if participating in ABC seemingly has a positive impact on the environment by reducing the pollution and over consumption (with, for e.g., less use of cars by maximizing the capacity of each car via *Uber pool,* or listening to music and movies/TV series via online streaming on *Spotify/Netflix* instead of buying the products), this may be perceived in another way by consumers (Benoit et al. 2017): users may overuse goods which they wouldn't think of using before just because they are less expensive or require less effort and so they are causing negative ecological effects instead of having a "green" behaviour.

Concerning the motivations chosen to be analysed through this investigation, it is reasonable to generalize that extrinsic motives such as convenience or economic motivations do not necessarily have to be considered as negative aspects for participating in ABC, users are driven by the expectation of external rewards, while intrinsically motivated users might be driven by benefits (community belonging, hedonic experiences or even sustainability for those who actually have a green behaviour) on other types of collaborative consumption. This fact might be dependent on whether the exchanges are monetised or not as Gullstrand Edbring et. Al (2016) had previously theorised, since on commercial platforms, as the ones investigated on this paper, participants show less interest in reciprocity or responsibility towards goods and others and are rather driven by cost savings and convenience.

In terms of barriers that inhibit the non-adopters of ABC on their willingness to participate on ABC, the three analysed deterrents were confirmed to be relevant on this study.

The **lack of trust** has proven to be significant with the highest means on the evaluated items concerning safety and loss of privacy *"I worry about any loss of privacy while using these services"* (mean =4.07), *"I care about the security of transactions and/or the service provided on these platforms"* (mean=4.01) and *"I do not fully rely on these platforms to execute transactions and/or provide the service"* (mean = 3.88).

This result relates to the functional/reliability barrier already conjectured by Claudy et al. (2015); Hazée et al. (2017). This is an economy strongly built on trust since consumers need to trust a stranger that can be renting their property (through *Airbnb*), or a ride from someone

they have never met before (through *Cabify/Uber*) or paying for intangible goods to listen to music and videos via online streaming (via *Spotify/Netflix*). In line with Milanova and Maas (2017), Yang et. al (2017), customers may consider these access-based services and goods less legitimate than service providers in "real" tangible service companies, such as brick-and-mortar hotels or a familiar taxi-brand. As stated on a report by PwC (2015, p.9),

"69 per cent of consumers say they will not trust the sharing economy companies until they are recommended by someone they trust".

Consumers also seem to feel concerned to provide their detailed user information (for e.g. social connections and demographic data by linking their *Facebook* (or other) profile pages (Lee et al., 2016) to sign in on any of these platforms and access the goods they need and thus give the opportunity for companies to share or use their personal information.

Concerning the **lack of (technology) efficacy**, which was one of the deterrents also confirmed to be significant on the negative influence on the non-users willingness to participate in ABC, high means were also found on the items *"I find it difficult to use these services"* (mean = 3.36), *"I feel I do not have enough information to understand how these services work"* (mean = 3.63) and on the item *"In general I hesitate before trying new technology and services"* (with a same mean as the previous item of 3.63).

This barrier is due to the high participation and involvement of consumers on ABC (Bardhi & Eckhardt, 2012) where, even if the internet has been widespread and easily available, consumers still need to have the basic skills and confidence to use the analysed platforms and need to believe in the efficacy of the provided service: these results relate to the functional/complexity barrier by Claudy et al. (2015); Hazée et al. (2017). This might be a big barrier to less "tech-savvy" non-users to participate in this type of consumption, which requires several distinct steps to follow, different service configurations (for e.g. different types of accommodations on *Airbnb* to choose from) and thus might find it more complex and less convenient (Claudy et al., 2015; Zhang et al., 2016), specially on rental services that require a higher involvement of the consumer comparing to peer-to-peer services such as *Spotify/Netflix*.

This issue can also be connected to non-user's unfamiliarity with the concept and therefore the lack of identification with the accessed objects as Bardhi and Eckhardt (2012), Gullstrand Edbring et. al (2016) have previously found on their investigations, since consumers might

not sense value or need from functional products unless they are owned, situation that will also be explained more in detail while defining the profile of non-users.

Lastly the barrier concerning the **lack of economic benefits** for the non-adopters was similarly confirmed to have a significant negative impact on the willingness to participate in ABC, with slightly higher but still low means regarding the tested items *"The savings I get from using one of these platforms is not enough for me to use them"* (mean=3.40), *"I think using these platforms doesn't benefit me much financially"* (mean=3.50) and *"using these platforms doesn't greatly improve my economic situation."* (mean= 3.75).

The results are also associated to the functional/complexity barrier (Claudy et al., 2015; Hazée et al., 2017) as non-adopters of access-based services might not perceive economic advantages since in long-term usage, and as previously mentioned, renting goods (such as renting an apartment/house in *Airbnb*) can indeed be a more expensive option and so it might not in all cases turn out to be economical (Gullstrand Edbring et al., 2016; Hamari et al., 2016; Moeller & Wittkowski, 2010). Also, in line with Bardhi and Eckhardt (2012), Lawson, et.al (2016), a few consumers still prefer possessiveness and owning goods instead of paying for temporary access to it and so they are not interested on this type of consumption where they do not have a sense of ownership to the products, particularly on short-term used goods (such as *Cabify*/*Uber* rides). Another possibility for the given result is the fact that non-users might associate bigger financial risks and no greater value whilst using access-based services that conflict with their already existing usage patterns of other goods and services as proposed by Claudy et al. (2015). Also, it is reasonable to believe and agree with Liang et al. (2018) findings that thanks to the consumer's sensitivity level to prices, it may enhance or decrease the perceived value, but it does not necessarily reduce the non-adopters perceived risk of purchasing access-based goods. These findings are line with Liang et al. (2018); Tussyadiah (2014) discoveries that economic benefits both drive and retrain collaborative consumption, in this case in access-based consumption.

Lastly, after verifying the provided data through chi square tests, one can verify that there are indeed notable differences in terms of demographic variables between the respondents who are users or non-users of ABC, except on the gender variable.

Most of the **users** are up to 50 years old, currently employed or studying and with at least a bachelor's degree or Master/Phd, possess a medium/high monthly income level between 1000-1999€ and were mostly single. Most of these adopters of access-based services agree that they usually try to look for ways to try out new technologies, that they partake in shopping online habits and that often use apps on their smartphone.

Regarding **non-users**, the majority are more than 50 years old, currently employed or unemployed, the highest education level they possess is Under graduation or a Bachelor's degree, they are mostly "not single", and they appear to get two levels of monthly income: a low income below 1000€ or a higher income from 1500€. These non-adopters of ABC are mostly neutral about trying to look for ways to try out new technologies, they never or rarely shop online, and they rarely use apps.

Regarding the age of users and non-users these results are in line with Botsman and Rogers (2010); Mohlmann (2015); PwC (2015) that state that those under 35 years old belonging to the generation X, generation Z and millennials are more likely to be "digitally savvy", mainly active users of the internet and social media (Hwang & Griffiths, 2017), and prefer non-ownership of goods and services, therefore it makes sense that this age group up to 50 years old is currently leading in access-based consumption rather than non-users that are mostly part of the baby boomers and the generation x are less likely to be as active on the use of internet as the younger generations.

Also, and as found by Bocker and Meelen (2017); Möhlmann (2015); Moeller and Wittkowski (2010); Sigala (2017) differences concerning socioeconomic status were found in this investigation as non-users have a monthly income level of <1000€ or >1500€. This makes sense since non-users with a low income level (<1000€) probably do not use these more "evolved" technology services given their lower-end consumer habits, which can also be related to their lack of confidence and know-how regarding these access-based services (complexity barrier), or the lack of widespread adoption and usage of ABC (Claudy et al., 2015; Hazée et al., 2017), whilst the non-users with higher income level (>1500€) have more purchasing power and might be part of the fewer consumers that still prefer ownership of goods instead of paying for temporary access opposing Tussyadiah's (2014) findings.

Concerning the education level, the results confirmed on this study are in line with Moeller

and Wittkowski (2010) who state that consumers who are more educated, with a higher degree of "trend orientation" aim to obtain access to the newest products and are thus more likely to desire to consume innovative products which is the case of the majority of users that responded to the survey while non-users have medium level of education.

As previously mentioned, research also suggests that new products and services are mainly rejected because of the barriers that non-users associate with adopting new technologies, and innovation in general (Claudy et al., 2015), which the results also confirmed, since non-users, unlike the users, proved to not have the habits of shopping online or use apps on their smartphone, nor are they interest in finding ways to try out new technologies.

PART IV – CONCLUSION

1. Final Considerations

Having reached the final part of this dissertation, this chapter intends to present the main conclusions regarding the central issues of the study. Namely, the purpose of this research was to characterize adopters and non-adopters of ABC and to examine the main drivers and deterrents that would positively or negatively influence their willingness to participate in ABC.

First, a literature review was presented in order to contextualize the broader concept of SE, a technological phenomenon (Belk, 2014b; Bocker & Meelen, 2017; Botsman & Rogers, 2010; Bradley & Pargman, 2017; Cheng, 2016; Gobble, 2017; GrybaitĖ & StankeviČIenĖ, 2016; Hamari et al., 2016; Möhlmann, 2015; Schor & Fitzmaurice, 2015) in which there are still many unanswered questions concerning not only its universal definition but also its impact both on the economy and on society, how it operates and what it englobes. Therefore, different concepts associated to the SE such as "collaborative consumption", "on-demand economy", "peer-to-peer economy"(P2P), "Product-service system", "Access-based Consumption" (Bardhi & Eckhardt, 2012) and others, were defined and compared between authors and it was concluded that different terms are used by academics emphasizing distinct aspects to describe the sharing phenomenon synonymously and they use these terms interchangeably even though it can be describing different types of consumption (GrybaitĖ & StankeviČIenĖ, 2016). It was presumed that the definitions diverge mostly on: whether monetary exchange is allowed, if it is market mediated or not, whether it includes a transfer of ownership and also depending on the perspective of the meaning of the word sharing (Belk, 2014a; Hatzopoulos & Roma, 2017).

Then, as demonstrated, the ABC appears to be associated to the SE and is viewed as a more objective definition to follow on this study (Bardhi & Eckhardt, 2012; Belk, 2014b; Durgee & Oconnor, 1995; Hamari et al., 2016; Stephany, 2015), solely implying temporary access and consumption through a monetary exchange with no transfer of ownership. ABC has been evolving as a new pattern of consumption apart from ownership over the last decade (Bardhi & Eckhardt, 2012; Godelnik, 2017; GrybaitĖ & StankeviČIenĖ, 2016) where empirical research and knowledge (Tussyadiah, 2016) is lacking and much sought, particularly

on what motivates consumers to engage in the use of these services, what deters consumers from engaging and who are its users and non-users (Bardhi & Eckhardt, 2012; Godelnik, 2017; Hamari et al., 2016; Lamberton & Rose, 2012; Sigala, 2017; MSI, 2016).

Afterwards, the possible extrinsic and intrinsic motivations (Ryan & Deci, 2000) and barriers (Claudy et al. (2015); Hazée et al. (2017) for participating in ABC were investigated, though that there are not many studies providing an holistic view of the topic, which makes this investigation essential to better understand this new consumption trend and its consumers' behaviour (Bardhi & Eckhardt, 2012; Benoit et al., 2017; Roos & Hahn, 2017). The 5 drivers chosen for this study were convenience, cost savings, hedonic experiences, sustainability and community belonging, while the 3 barriers were lack of trust, lack of (technology) efficacy and lack of economic benefits. Also, concerning the profile of ABC adopters and non-adopters, few empirical evidences are provided in the literature.

A conceptual model concerning the possible motivations and deterrents for both users and non-users was then designed and tested. The results obtained allowed to conclude that only convenience and cost savings (i.e. utilitarian and economic motives) had a significant and positive impact on users' willingness to participate in ABC, whereas regarding deterrents, all factors considered(lack of trust, lack of (technology) efficacy, and lack of economic benefits) were confirmed as negatively influencing the willingness to participate in ABC. Findings also support significant differences between users and non-users, with the former being younger, better educated and more digitally savvy and technologically evolved than the latter, while also corresponding mostly to single students with an average income level.

2. Theoretical and managerial contributions

"(..)If the 20th century was the age of industrial work, mass production for mass consumption, then mass participation will be one of the defining features of the century to come.". (Leadbeater 2007, a*pud* GrybaitĖ & StankeviČIenĖ, 2016)

The growing ABC trend is bringing a radical change in consumption behaviour, that might be as important to the worldwide economy in the coming years as e-commerce was this last decade. However, successful collaborative consumption industries need loyal customers and often struggle to determine the key determinants that will help them thrive. In an effort to

better understand the growing ABC tendency this paper has developed and tested an adapted model that was able to identify users and non-users and their respective drivers and deterrents concerning their willingness to participate on this type of consumption.

This study contributes to the literature and theory on ABC, since while there are already some studies regarding the booming of the SE and its benefits and barriers, this same information about ABC services in a broader point of view is largely lacking as only a few studies address sharing in the context of ABC, even though most of them have a different definition, mix several types of consumption and only explore a specific service so there are not common conclusions regarding access-based services (with monetary exchanges only) in a holistic way. There are not nearly any studies on deterrents focusing on non-users of ABC or on any type of collaborative consumption (the few existing ones are mostly not conceptual) and thus little is known about the profile of users and non-users.

On a managerial point of view, this research provides marketers with information on how these type of services, specifically regarding transportation, tourism and entertainment industries, are being perceived by consumers. Thus, by working through these results hopefully it will support managers and marketers belonging to this area by providing a better understanding of this trend and familiarize them for targeted marketing activities and strategies on the ABC business. For instance, though adopters seem to appreciate convenience and cost savings in ABC, non-adopters could be attracted to the market if ABC providers were able to communicate a more trustworthy image and if the service was easier to use, even for less technological savvy individuals. Since this study characterizes both targets, ABC providers could develop a segmented market approach that could lead to the growth of the industry. Moreover, other traditional industries may also benefit from this study, since it allows them to be more aware about possible reasons why they might be losing customers for this new way of consumption. Namely, traditional industries are advised to offer more economic and convenient services in order to gain further competitive advantage.

Marketing strategists should develop improved strategies to better address and mitigate the perceived lack of trust, economic benefits, lack of efficacy of use and performance of the services and its platforms via a clear communication, stressing the legal guarantees (specially concerning bank and payment transactions/operations), provide transparent and detailed information, easy-to-navigate interfaces and thereby mitigating the non-users perceived risk and negative intention concerning the use of access-based services while encouraging their

consumption intention by explicitly emphasizing its utilitarian and cost saving benefits (by the lower cost of trial and use-oriented consumption as an example).

3. Limitations and recommendations for future research

Although it was possible to draw conclusions that fulfilled and answered the three mentioned research questions, and enriched the knowledge on this area, certain limitations that come up regarding the study carried out should be acknowledged, as well as some suggestions for future research. Notwithstanding the more frequent motivations that were considered on this study, not all motivations considered in the literature (Lawson et al., 2016; Möhlmann, 2015) were analysed and included on this paper. Other intrinsic motivations - trusting the services provided by these platforms and the familiarity on using them (contradicting two of the considered and confirmed deterrents – lack of trust and lack of technology efficacy) and other extrinsic motivations such as status and reputation created within individuals that participate in this type of consumption could be included in future studies. Also, other deterrents of a more psychological nature such as those referred by Hazee et al. (2017) typically linked to compatibility, image concerns and, more specifically to contamination and responsibility barriers, could be examined in future research

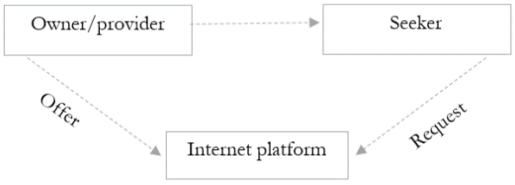
Moreover, a convenience sample, though very diversified, was used in this study, which limits the generalizability of results. Namely, since most respondents were female, future investigations in this area should try to increase the number of male respondents in order to provide a more complete understanding.

Future research could also further compare the types of ABC industries covered by the used questionnaire concerning its motivations, deterrents and respective profiles of users and non-users as well as cross-validate results of this study replicating it in other countries, given the relevance of cultural issues on consumer behaviour.

It could also be worth to expanding this study to non-ownerships access-based services that require a monetary exchange versus collaborative consumption services that include other types of services without monetary exchanges, which may embrace a transfer of ownership (such as buying second hand goods, or donating products), in order to compare the different motivations and deterrents of users and non-users in each type of consumption associated to the SE phenomenon.

APPENDICES

Appendix I- Figure of the Model of the Sharing Economy



Source: GrybaitĖ and StankeviČIenĖ (2016)

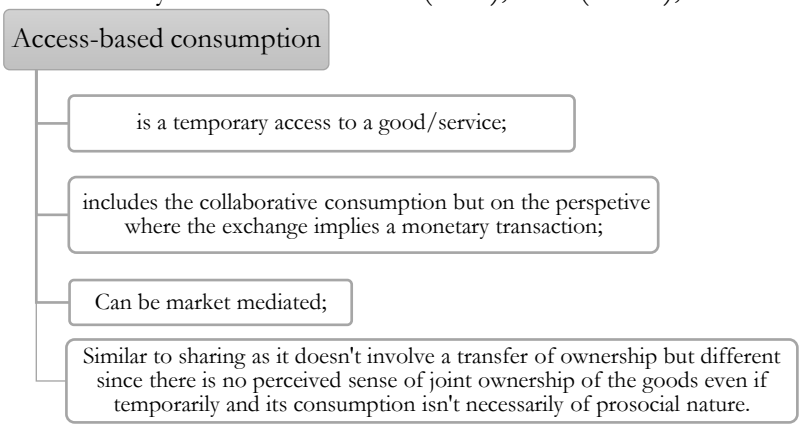
Appendix II - Concepts summary

Concept	Authors	Definition/differences:
"Sharing Economy"	Oxford English dictionary (2015) cited (*apud* Gobble, 2017); (Godelnik, 2017)	The broadest definition which includes free and market mediated exchanges.
	Belk (2014b); Bocker and Meelen (2017); Botsman and Rogers (2010); Bradley and Pargman (2017); Cheng (2016); Gobble, (2017); Hamari et al., (2016); Schor and Fitzmaurice (2015); Stephany (2015)	Technological phenomenon, umbrella concept, buzzword.
	Joo (2017)	There is no distinction between "SE", "collaborative consumption", "collaborative economy", and "peer economy".
	Frenken (2017)	The SE is the result of the access over ownership trend meeting the C2C/P2P trend and the better use of under-utilised resources.
"Collaborative consumption"	(Botsman and Rogers (2010); Lamberton and Rose, (2012); Mont, (2002)	Mixing marketplace exchange, gift giving and sharing.
	Belk (2014b); Hwang and Griffiths (2017); Möhlmann (2015)	Excluding gift giving and other free exchanges but might include transfer of ownership through bartering and swapping.
	Bardhi and Eckhardt (2012); Benoit et al. (2017)	Excluding gift giving and other free exchanges and there is no transfer of ownership.
	Felson and Speath (1978) (*apud* Belk, 2014b)	Relying on coordinated consumption, not sufficiently focused on the online acquisition and distribution of the resource.

	Bradley and Pargman (2017); Hamari et al., (2016);	Similar saying collaborative consumption or sharing economies. Prioritizes access-over ownership, but also includes transfer of ownership and exchange through monetary and non-monetary transactions.
"Access-based Consumption"	Bardhi and Eckhardt (2012); Belk, (2014b); Durgee and Oconnor (1995); Hamari et al. (2016); Stephany (2015)	Temporary access to goods rather than possessing them, where collaborative consumption is the subset of the notion of ABC which can be market mediated or not.

Source: Self – elaboration

Appendix III - ABC by Bardhi & Eckhardt (2012); Belk (2014b); Benoit et al. (2017)



Source: self-elaboration

Appendix IV - Different motivations on ABC by distinct authors

			Extrinsic motivations				**Intrinsic** motivations				
	Paper/ Author	**Context**	Convenience	Utilitarian	Economic benefit	Status/reputation	Hedonic	Sustainability	Sense of	Trust	Familiarity
Access-based consumption	Durgee and Oconnor (1995)	Access-based: Only renting		**X**	**X**						
	Bardhi and Eckhardt (2012)	Access-based: Car sharing - zipcar	**X**	**X**	**X**						
	Chen (2009)	Experiential access to art galleries					**X**				
	Tussyadiah (2014)	Peer-to-peer accommodation rentals			**X**			**X**	**X**		

	Hamari et al. (2016)	Online Marketplace: share tribe					X	X			
	Joo (2017)	Car sharing	X	X	X				X		
	Forno and Garibaldi (2015)	Temporary home-swapping through fee: Homeexchanging.com	X		X		X				
	Zhu et. al, (2017)	Ridesharing applications in general	X		X				X		
	Hwang and Griffiths (2017)	Car sharing service not including free exchanges		X			X				
	Lawson et al. (2016)	Access-based services but include swapping as access-based		X	X	X		X			
	Möhlmann (2015)	Car sharing car2go		X	X		X		X	X	X
	Möhlmann (2015)	Airbnb		X	X					X	X
	Nº of times repeated on **access-based services only**		**4**	**7**	**9**	1	**5**	**3**	**4**	2	2

Source: Self-elaboration

Appendix V– Survey – English Version

Inquiry

This survey is part of the conclusion of my dissertation for a Master's degree on Marketing of the Faculty of Economics of the University of Porto (FEP), which is about the Access-based consumption, a trend regarding consumers, who become more willing to pay for temporary access to goods and services instead of buying and owning them (for eg. using services such as using Uber, Spotify, Netflix, Airbnb and other).
Your participation is essential for this study and for the development of more knowledge in this area.
This survey should only take around 2 minutes of your time and all the answers obtained will be anonymous and confidential.

EVEN IF YOU DON'T USE THESE SERVICES, YOUR ANSWERS ARE IMPORTANT!
THANK YOU for your participation and collaboration!

SEGUINTE

*Obrigatório

Demographic data

Age: *

- ○ Under 18 years old
- ○ Between 18 - 25 years old
- ○ Between 25 - 49 years old
- ○ Between 50 - 64 years old
- ○ More than 65 years old

Gender: *

- ○ Female
- ○ Male

Employment status: *

- ○ Student
- ○ Working-student
- ○ Employed full-time
- ○ Unemployed
- ○ Retired

Education level: *

- ○ Elementary school
- ○ High school graduate
- ○ Bachelor's degree
- ○ Master's degree
- ○ Doctorate degree

Monthly income: *

- ○ Less than 600€
- ○ between 600€ - 999€
- ○ between 1000€ - 1499€
- ○ between 1500€ - 1999€
- ○ between 2000€ - 2999€
- ○ more than 3000€

Marital status: *

- ○ Single
- ○ Married
- ○ Divorced
- ○ Widowed

If I hear about a new technology, I will look for ways to try it out. *

Please indicate how you - 1: Strongly disagree; 2: Disagree; 3: Neutral; 4: Agree; 5: Strongly Agree - with this statement.

	1	2	3	4	5	
Strongly disagree	○	○	○	○	○	Strongly agree

Do you usually shop online? *

- ○ Never
- ○ Rarely
- ○ Sometimes
- ○ Very often
- ○ Always

Do you use apps on your smartphone? *

- ○ Never
- ○ Rarely
- ○ Sometime
- ○ Very often
- ○ Always

Have you ever used an access-based service (such as Uber, Cabify, Blablacar, Airbnb, Home Exchange, Netflix, Spotify)? *

- ○ Yes
- ○ No

Please choose one of these platforms in order to answer the questions that will follow: *

- ○ Uber
- ○ Cabify
- ○ Blablacar
- ○ Airbnb
- ○ Home Exchange
- ○ Netflix
- ○ Spotify
- ○ Outra: _____

To what extent do you use or intend to use this access based service?

Please indicate how you
1 – Strongly disagree
2 - Disagree
3 - Neutral
4 – Agree
5 - Strongly Agree
with each of the statements below.

I am likely to choose this platform or a similar one the next time I need this type of service. *

	1	2	3	4	5	
Strongly disagree	○	○	○	○	○	Strongly agree

When I need this type of service, I prefer to use this platform or a similar one instead of using more traditional options. *

	1	2	3	4	5	
Strongly disagree	○	○	○	○	○	Strongly agree

In the future, I am likely to choose this platform or a similar one instead of a more traditional option. *

	1	2	3	4	5	
Strongly disagree	○	○	○	○	○	Strongly agree

Why do you use this service?

Please indicate how you
1 – Strongly disagree
2 - Disagree
3 - Neutral
4 – Agree
5 - Strongly Agree
with each of the statements below.

I think using [chosen platform] is an enjoyable experience. *

	1	2	3	4	5	
Strongly disagree	○	○	○	○	○	Strongly agree

Using [chosen platform] saves me money. *

	1	2	3	4	5	
Strongly disagree	○	○	○	○	○	Strongly agree

I can use [chosen platform] anywhere. *

	1	2	3	4	5	
Strongly disagree	○	○	○	○	○	Strongly agree

Using [chosen platform] is a sustainable mode of consumption. *

	1	2	3	4	5	
Strongly disagree	○	○	○	○	○	Strongly agree

To me, using [chosen platform] makes me feel as part of a cultural movement. *

	1	2	3	4	5	
Strongly disagree	○	○	○	○	○	Strongly agree

Using [chosen platform] can contribute to reduction of environmental pollution. *

	1	2	3	4	5	
Strongly disagree	○	○	○	○	○	Strongly agree

I like to have higher quality with less money by using [chosen platform]. *

	1	2	3	4	5	
Strongly disagree	○	○	○	○	○	Strongly agree

I think using [chosen platform] is an exciting experience. *

	1	2	3	4	5	
Strongly disagree	○	○	○	○	○	Strongly agree

I don't have to make much of an effort to use [chosen platform]. *

	1	2	3	4	5	
Strongly disagree	○	○	○	○	○	Strongly agree

Using [chosen platform] can contribute to energy savings. *

	1	2	3	4	5	
Strongly disagree	○	○	○	○	○	Strongly agree

The use of [chosen platform] allows me to be part of a group of like-minded people. *

	1	2	3	4	5	
Strongly disagree	○	○	○	○	○	Strongly agree

Using [chosen platform] helps me lower my costs. *

	1	2	3	4	5	
Strongly disagree	○	○	○	○	○	Strongly agree

The use of [chosen platform] allows me to belong to a group of people with similar interests. *

	1	2	3	4	5	
Strongly disagree	○	○	○	○	○	Strongly agree

I think using [chosen platform] is a fun experience. *

	1	2	3	4	5	
Strongly disagree	○	○	○	○	○	Strongly agree

It is easy to use [chosen platform]. *

	1	2	3	4	5	
Strongly disagree	○	○	○	○	○	Strongly agree

ANTERIOR SUBMETER

To what extent do you not use nor intend to use access-based services?

Please indicate how you
1 – Strongly disagree
2 - Disagree
3 - Neutral
4 – Agree
5 - Strongly Agree
with each of the statements below.

I am not likely to choose a platform like Uber, Cabify, Blablacar, Airbnb, Home Exchange, Netflix, Spotify nor a similar platform the next time I need this type of services. *

	1	2	3	4	5	
Strongly disagree	○	○	○	○	○	Strongly agree

When I need this type of services, I prefer to use more traditional options instead of an access-based service like Uber, Cabify, Blablacar, Airbnb, Home Exchange, Netflix, Spotify or similar platform. *

	1	2	3	4	5	
Strongly disagree	○	○	○	○	○	Stronly agree

In the future, I am not likely to choose an access-based service like Uber, Cabify, Blablacar, Airbnb, Home Exchange, Netflix, Spotify nor a similar platform instead of a more traditional option. *

	1	2	3	4	5	
Strongly disagree	○	○	○	○	○	Strongly agree

Why don't you use any of these services?

Please indicate how you
1 – Strongly disagree
2 - Disagree
3 - Neutral
4 – Agree
5 - Strongly Agree
with each of the statements below.

I care about the security of transactions and/or the service provided on these platforms. *

	1	2	3	4	5	
Strongly disagree	○	○	○	○	○	Strongly agree

I feel I do not have enough information to understand how these services work. *

	1	2	3	4	5	
Strongly disagree	○	○	○	○	○	Strongly agree

The savings I get from using one of these platforms is not enough for me to use them. *

	1	2	3	4	5	
Strongly disagree	○	○	○	○	○	Strongly agree

I find it difficult to use these services. *

	1	2	3	4	5	
Strongly disagree	○	○	○	○	○	Strongly agree

In general, I hesitate before trying new technologies and services. *

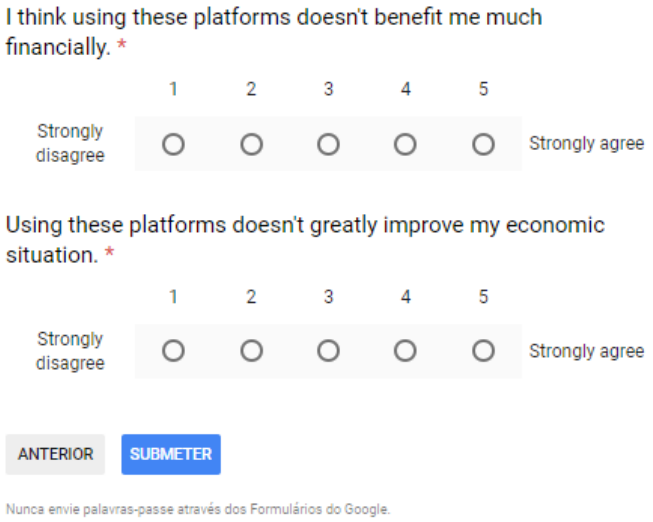
	1	2	3	4	5	
Strongly disagree	○	○	○	○	○	Strongly agree

I worry about any loss of privacy while using these services. *

	1	2	3	4	5	
Strongly disagree	○	○	○	○	○	Strongly agree

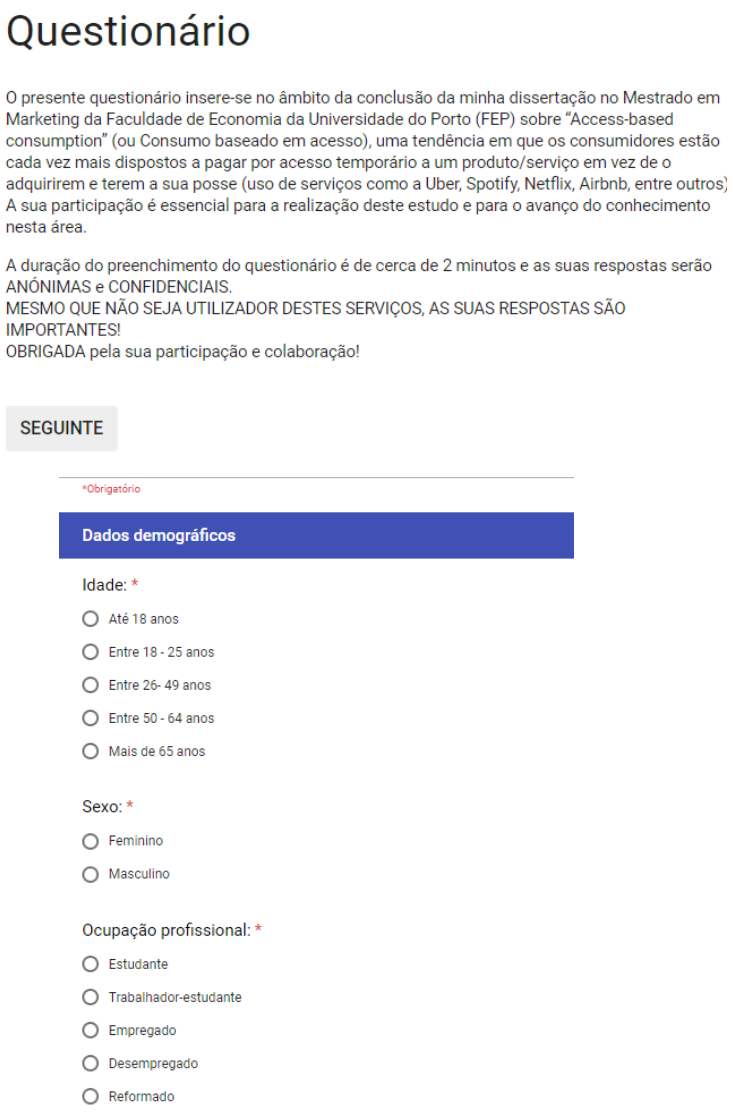
I do not fully rely on these platforms to execute transactions and/or to provide the service. *

	1	2	3	4	5	
Strongly disagree	○	○	○	○	○	Strongly agree



Source: Self elaboration using google docs

Appendix VI– Survey – Portuguese Version



Ocupação profissional: *

- ○ Estudante
- ○ Trabalhador-estudante
- ○ Empregado
- ○ Desempregado
- ○ Reformado

Habilitações literárias: *

- ○ Ensino básico
- ○ Ensino secundário
- ○ Licenciatura
- ○ Mestrado
- ○ Doutoramento

Rendimento mensal: *

- ○ menos de 600€
- ○ entre 600€ - 999€
- ○ entre 1000€ - 1499€
- ○ entre 1500€ - 1999€
- ○ entre 2000€ - 2999€
- ○ mais de 3000€

Estado civil *

- ○ Solteiro
- ○ Casado
- ○ Divorciado
- ○ Viúvo

ANTERIOR SEGUINTE

Se eu souber de uma nova tecnologia, procurarei maneiras de experimentá-la. *

Por favor indique o grau de concordância - 1: Discordo totalmente; 2: Discordo; 3: Indiferente; 4: Concordo; 5: Concordo totalmente - com esta afirmação.

	1	2	3	4	5	
Discordo totalmente	○	○	○	○	○	Concordo totalmente

Costuma fazer compras online? *

- ○ Nunca
- ○ Raramente
- ○ Por vezes
- ○ Muitas vezes
- ○ Sempre

Utiliza aplicações no seu smartphone? *

- ○ Nunca
- ○ Raramente
- ○ Por vezes
- ○ Muitas vezes
- ○ Sempre

Já alguma vez utilizou um serviço baseado em acesso temporário (como a Uber, Cabify, Blablacar, Airbnb, Home Exchange, Netflix, Spotify...)? *

- ○ Sim
- ○ Não

ANTERIOR SEGUINTE

*Obrigatório

Escolha uma destas plataformas para responder às próximas perguntas: *

- ○ Uber
- ○ Cabify
- ○ Blablacar
- ○ Airbnb
- ○ Home Exchange
- ○ Netflix
- ○ Spotify
- ○ Outra: _____

Em que medida usa ou pretende usar este serviço baseado em acesso?

Por favor indique o grau de concordância
1-Discordo totalmente
2- Discordo
3- Indiferente
4- Concordo
5- Concordo totalmente
com as seguintes afirmações

Provavelmente escolherei esta plataforma ou outra semelhante da próxima vez que precisar deste tipo de serviço. *

	1	2	3	4	5	
Discordo totalmente	○	○	○	○	○	Concordo totalmente

Quando necessito de um serviço deste tipo, prefiro recorrer a esta plataforma ou outra semelhante ao invés de opções mais tradicionais. *

	1	2	3	4	5	
Discordo totalmente	○	○	○	○	○	Concordo totalmente

No futuro, estou disposto/a escolher esta plataforma ou outra semelhante ao invés de uma opção mais tradicional. *

	1	2	3	4	5	
Discordo totalmente	○	○	○	○	○	Concordo totalmente

Porque utiliza este serviço?

Por favor indique o grau de concordância
1-Discordo totalmente
2- Discordo
3- Indiferente
4- Concordo
5- Concordo totalmente
com as seguintes afirmações

Penso que utilizar a [plataforma escolhida] é uma experiência agradável. *

	1	2	3	4	5	
Discordo totalmente	○	○	○	○	○	Concordo totalmente

Utilizar a [plataforma escolhida] faz-me poupar dinheiro. *

	1	2	3	4	5	
Discordo totalmente	○	○	○	○	○	Concordo totalmente

Posso utilizar a [plataforma escolhida] em qualquer lugar. *

	1	2	3	4	5	
Discordo totalmente	○	○	○	○	○	Concordo totalmente

Utilizar a [plataforma escolhida] é um modo sustentável de consumo. *

	1	2	3	4	5	
Discordo totalmente	○	○	○	○	○	Concordo totalmente

Para mim, usar a [plataforma escolhida] faz-me sentir parte de um movimento cultural. *

	1	2	3	4	5	
Discordo totalmente	○	○	○	○	○	Concordo totalmente

O uso da [plataforma escolhida] pode contribuir para a redução da poluição ambiental. *

	1	2	3	4	5	
Discordo totalmente	○	○	○	○	○	Concordo totalmente

Gosto de usufruir de uma qualidade melhor e gastar menos dinheiro ao utilizar a [plataforma escolhida]. *

	1	2	3	4	5	
Discordo totalmente	○	○	○	○	○	Concordo totalmente

Penso que utilizar a [plataforma escolhida] é uma experiência emocionante. *

	1	2	3	4	5	
Discordo totalmente	○	○	○	○	○	Concordo totalmente

Não tenho de fazer muito esforço para utilizar a [plataforma escolhida]. *

	1	2	3	4	5	
Discordo totalmente	○	○	○	○	○	Concordo totalmente

O uso da [plataforma escolhida] pode contribuir para poupar energia. *

	1	2	3	4	5	
Discordo totalmente	○	○	○	○	○	Concordo totalmente

O uso da [plataforma escolhida] permite-me fazer parte de um grupo de pessoas de mentalidade semelhante. *

	1	2	3	4	5	
Discordo totalmente	○	○	○	○	○	Concordo totalmente

Utilizar a [plataforma escolhida] permite-me baixar os meus custos/gastos. *

	1	2	3	4	5	
Discordo totalmente	○	○	○	○	○	Concordo totalmente

O uso da [plataforma escolhida] permite-me pertencer a um grupo de pessoas com interesses semelhantes. *

	1	2	3	4	5	
Discordo totalmente	○	○	○	○	○	Concordo totalmente

Penso que utilizar a [plataforma escolhida] é uma experiência divertida. *

	1	2	3	4	5	
Discordo totalmente	○	○	○	○	○	Concordo totalmente

A [plataforma escolhida] é fácil de utilizar. *

	1	2	3	4	5	
Discordo totalmente	○	○	○	○	○	Concordo totalmente

ANTERIOR SUBMETER

Em que medida é que não usa nem pretende usar serviços baseados em acesso?

Por favor indique o grau de concordância
1-Discordo totalmente
2- Discordo
3- Indiferente
4- Concordo
5- Concordo totalmente
com as seguintes afirmações.

Provavelmente não escolherei uma plataforma como a da Uber, Cabify, Blablacar, Airbnb, Home Exchange, Netflix, Spotify ou outra semelhante da próxima vez que precisar de serviços deste tipo. *

	1	2	3	4	5	
Discordo totalmente	○	○	○	○	○	Concordo totalmente

Quando necessito de serviço deste tipo, prefiro recorrer a opções mais tradicionais ao invés de um serviço baseado no acesso como o da plataforma da Uber, Cabify, Blablacar, Airbnb, Home Exchange, Netflix, Spotify ou outra semelhante. *

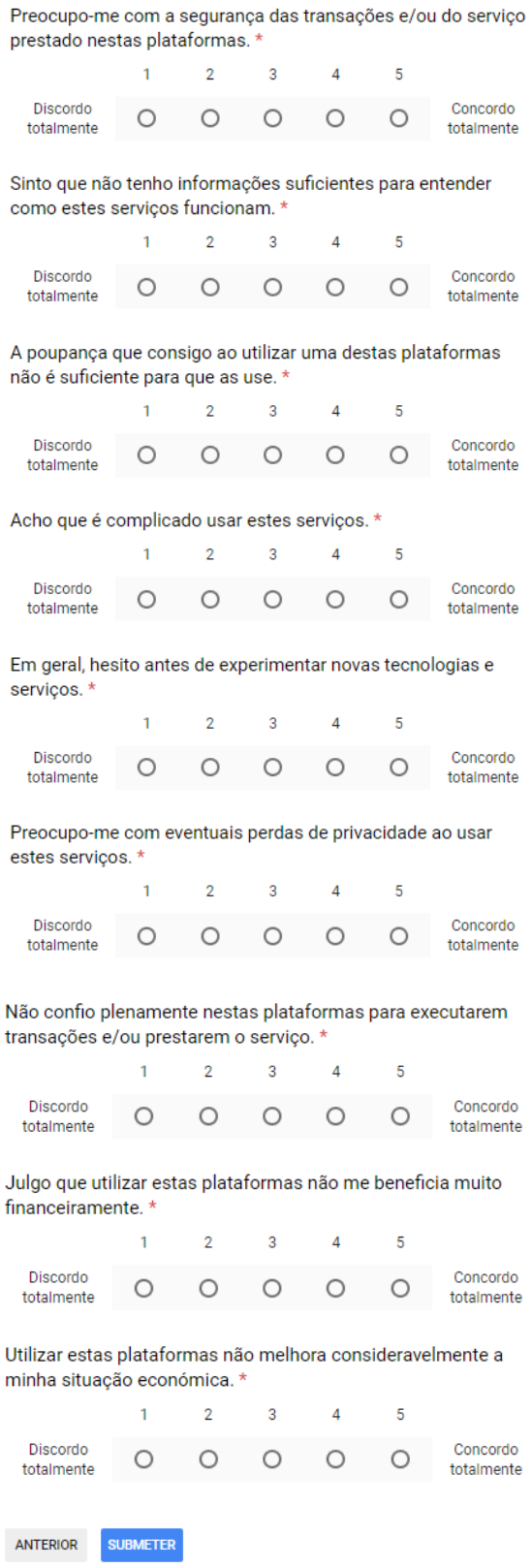
	1	2	3	4	5	
Discordo totalmente	○	○	○	○	○	Concordo totalmente

No futuro, não estou disposto/a escolher um serviço baseado no acesso como o da plataforma da Uber, Cabify, Blablacar, Airbnb, Home Exchange, Netflix, Spotify ou outra semelhante ao invés de uma opção mais tradicional. *

	1	2	3	4	5	
Discordo totalmente	○	○	○	○	○	Concordo totalmente

Porque não utiliza nenhum destes serviços?

Por favor indique o grau de concordância com as seguintes afirmações
1-Discordo totalmente
2- Discordo
3- Indiferente
4- Concordo
5- Concordo totalmente



Source: Self elaboration using google docs

Appendix VII – SPSS Multiple Linear Regression Outputs - Users

	Normality tests					
	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	statistics	df	**Sig.**	statistics	df	Sig.
Willingness	,244	417	**,000**	,821	417	,000
a. Lilliefors' Significance Correlation						

Source: SPSS output

Residuals Statistics[a]					
	Minimum	Maximum	**Mean**	**Std. Deviation**	N
Predicted value	-3,0306139	,8269030	,0000000	,57445718	417
Std. Predicted value	-5,276	1,439	**,000**	**1,000**	417
Standard Error of predicted value	,048	,230	,095	,027	417
Adjusted predicted value	-2,9959867	,8522347	-,0009459	,57596150	417
Residual	-5,06374025	2,64531016	,00000000	,81853463	417
Std. Residual	-6,149	3,212	**,000**	**,994**	417
Stud. Residual	-6,203	3,261	,001	1,002	417
Deleted residual	-5,15358067	2,72628546	,00094590	,83138535	417
Stud. Deleted residual	-6,508	3,300	-,001	1,011	417
Mahal. Distance	,400	31,555	4,988	3,629	417
Cook's distance	,000	,114	,003	,008	417
Centered Leverage Value	,001	,076	,012	,009	417
a. Dependent Variable: Willingness					

Source: SPSS output

Model Summary[b]										
Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**	**Change Statistics**					**Durbin-Watson**
					R Square Change	F Change	df 1	df2	Sig. F Change	
1	,574[a]	0,33	0,322	0,823499	0,33	40,487	5	411	0	**1,865**
a. Predictors: (Constant), Convenience motivation, Sustainability motivation, Hedonic motivation, Cost savings motivation, Community belonging motivation										
b. Dependent variable: Willingness										

Source: SPSS output

Coefficients[a]

Modelo	Unst. Coef.		St. Coef.	t	Sig.	95% Confid. Interval for B		Correl.			Collinearity Statist.	
	B	Std. Error	Beta			Lower bound	Upper bound	Zero-order	Partial	Part	Tolerance	VIF
Constant	9,516E-17	0,040		0,000	1,000	-0,079	0,079					
Cost savings	0,208	0,048	0,208	4,339	0,000	0,114	0,303	0,280	0,209	0,175	0,707	1,415
Sustainability	-0,044	0,051	-0,044	-0,847	0,397	-0,145	0,058	0,152	-0,042	-0,034	0,616	1,623
Community belonging	-0,007	0,054	-0,007	-0,135	0,893	-0,114	0,099	0,135	-0,007	-0,005	0,553	1,808
Hedonic	0,028	0,053	0,028	0,524	0,601	-0,076	0,131	0,173	0,026	0,021	0,586	1,705
Convenience	0,506	0,042	0,506	11,954	0,000	0,423	0,589	0,543	0,508	0,483	0,910	1,099

a. Dependent Variable: Willingness not to participate

Source: SPSS output

Appendix VIII – SPSS Multiple Linear Regression Outputs – Non-users

Normality Tests[a]

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	statistics	df	Sig.	statistics	df	Sig.
Willingness not to participate	,134	84	**,001**	,956	84	,006

a. Lilliefors' Significance Correlation

Source: SPSS output

Residuals Statistics[a]

	Mininum	Maximum	**Mean**	**Std. Deviation**	N
Predicted value	-1,9023553	1,2699183	,0000000	,69594447	84
Std. Predicted value	-2,733	1,825	,000	1,000	84
Standard Error of predicted value	,085	,310	,151	,052	84
Adjusted predicted value	-2,0639000	1,3096579	-,0042703	,70183931	84
Residual	-1,58672953	1,96981692	,00000000	,71809561	84
Std. Residual	-2,169	2,693	,000	,982	84
Stud. Residual	-2,297	2,966	,003	1,018	84
Deleted residual	-1,77863562	2,39516258	,00427029	,77315754	84

Stud. Deleted residual	-2,362	3,124	,004	1,034	84
Mahal. Distance	,145	13,914	2,964	2,995	84
Cook's distance	,000	,481	,020	,058	84
Centered Leverage Value	,002	,168	,036	,036	84

a. Dependent Variable Willingness not to participate

Source: SPSS output

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	,696[a]	0,484	0,465	0,731435 98	0,484	25,047	3	80	0,000	1,554

a. Preditors: (Constant), Lack of (technology) efficacy, Lack of trust, Lack of economic benefits

b. Dependent Variable: Willingness not to participate

Source: SPSS output

Coeficients[a]

Model		Unst.zed Coeff.		Std. Coeff.	t	Sig.	95,0% conf. interval for B		Correl.			Coll. Statistics	
		B	Std. Error	Beta			Lower bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
	Constant	-3,035E-17	0,080		0,000	1,000	-0,159	0,159					-
	Lack of eco. benefits	0,531	0,080	0,531	6,612	0,000	0,371	0,691	0,531	0,594	0,531	1,000	1,000
	Lack of trust	0,216	0,080	0,216	2,696	0,009	0,057	0,376	0,216	0,289	0,216	1,000	1,000
	Lack of (tech.) efficacy	0,395	0,080	0,395	4,914	0,000	0,235	0,554	0,395	0,482	0,395	1,000	1,000

a. Dependent Variable: Willingness not to participate

Source: SPSS output

Appendix IX: Cross-tabs: Chi-square tests to Users vs Non-Users

		Age				Total
		Between 18 - 25 years old	Between 26 - 49 years old	Between 50 - 64 years old	More than 65 years old	
Users vs Non-users	USERS	118	178	112	9	417
	NON-USERS	11	25	32	16	84
Total		129	203	144	25	501

Source: SPSS output

		Gender		Total
		Female	Male	
Users vs Non-users	USERS	274	143	417
	NON- USERS	55)	29	84
Total		329	172	501

Source: SPSS output

		Employment status			Total
		Student	Employed	Unemployed	
Users vs Non-users	USERS	106	268	43	417
	NON- USERS	13	45	26	84
Total		119	313	69	501

Source: SPSS output

		Education Level			Total
		Undergraduate	Bachelor degree	Master/Phd degree	
Users vs Non-users	USERS	70	202	145	417
	NON- USERS	30	32	22	84
Total		100	234	167	501

Source: SPSS output

		Monthly income						Total
		Less than 600€	600€ - 999€	1000€ - 1499€	1500€ - 1999€	2000€ - 2999€	More than 3000€	
Users vs Non-users	USERS	89	77	117	43	50	41	417
	NON-USERS	13	24	17	17	8	5	84
Total		102	101	134	60	58	46	501

Source: SPSS output

		Marital Status		Total
		Single	Non single	
Users vs Non-users	USERS	227	190	417
	NON- USERS	23	61	84
Total		250	251	501

Source: SPSS output

		If I hear about a new technology I will look for ways to try it out.			Total
		Disagree	Neutral	Agree	
Users vs Non-users	USERS	27	117	**273**	417
	NON- USERS	21	**39**	24	84
Total		48	156	297	501

Source: SPSS output

		Do you usually shop online?				Total
		Never	Rarely	Sometimes	Very often	
Users vs Non-users	USERS	16	105	171	125	417
	NON- USERS	34	31	14	5	84
Total		50	136	185	130	501

Source: SPSS output

		Do you use apps on your smartphone?			Total
		Rarely	Sometimes	Often	
Users vs Non-users	USERS	22	74	321	417
	NON- USERS	40	25	19	84
Total		62	99	340	501

Source: SPSS output

REFERENCES

Bardhi, F., & Eckhardt, G. M. (2012). Access-Based Consumption: The Case of Car Sharing. *Journal of Consumer Research, 39*(4), 881-898. doi:10.1086/666376

Barnes, S. J., & Mattsson, J. (2016). Building Tribal Communities in the Collaborative Economy: an Innovation Framework. *Prometheus, 34*(2), 95-113. doi:10.1080/08109028.2017.1279875

Belk, R. (2010). Sharing. *Journal of Consumer Research, 36*(5), 715-734. doi:10.1086/612649

Belk, R. (2014a). Sharing Versus Pseudo-Sharing in Web 2.0. *Anthropologist, 18*(1), 7-23.

Belk, R. (2014b). You are what you can access: Sharing and Collaborative Consumption online. *Journal of Business Research, 67*(8), 1595-1600. doi:10.1016/j.jbusres.2013.10.001

Benoit, S., Baker, T. L., Bolton, R. N., Gruber, T., & Kandampully, J. (2017). A Triadic Framework for Collaborative Consumption (CC): Motives, Activities and Resources & Capabilities of Actors. *Journal of Business Research, 79*, 219-227. doi:10.1016/j.jbusres.2017.05.004

Berry, L. L., Seiders, K., & Grewal, D. (2002). Understanding Service Convenience. *Journal of Marketing, 66*(3), 1-17. doi:10.1509/jmkg.66.3.1.18505

Böcker, L., & Meelen, T. (2017). Sharing for People, Planet or Profit? Analysing Motivations for Intended Sharing Economy Participation. *Environmental Innovation and Societal Transitions, 23*(Supplement C), 28-39. doi:https://doi.org/10.1016/j.eist.2016.09.004

Botsman, R., & Rogers, R. (2010). *What's Mine Is Yours: The Rise of Collaborative Consumption*

Bradley, K., & Pargman, D. (2017). The Sharing Economy as the Commons of the 21st Century. *Cambridge Journal of Regions Economy and Society, 10*(2), 231-247. doi:10.1093/cjres/rsx001

Bucher, E., Fieseler, C., & Lutz, C. (2016). What's Mine is Yours (for a Nominal Fee) - Exploring the Spectrum of Utilitarian to Altruistic Motives for Internet-Mediated Sharing. *Computers in Human Behavior, 62*, 316-326. doi:10.1016/j.chb.2016.04.002

Cai, S., Phang, C. W., Pang, X., & Zhang, Y. (2017) Participation in Collaborative Consumption - a Value Co-creation Perspective. In*: Vol. 10294 LNCS. 14th International Conference on Logic Programming and Nonmonotonic Reasoning, LPNMR 2017* (pp. 174-189): Springer Verlag.

Chen, Y. (2009). Possession and Access: Consumer Desires and Value Perceptions Regarding Contemporary Art Collection and Exhibit Visits. *Journal of Consumer Research, 35*(6), 925-940. doi:10.1086/593699

Cheng, M. (2016). Sharing economy: A Review and Agenda for Future Research. *International Journal of Hospitality Management, 57*(Supplement C), 60-70. doi:https://doi.org/10.1016/j.ijhm.2016.06.003

Claudy, M. C., Garcia, R., & O'Driscoll, A. (2015). Consumer Resistance to Innovation-a Behavioral Reasoning Perspective. *Journal of the Academy of Marketing Science, 43*(4), 528-544. doi:10.1007/s11747-014-0399-0

Davies, A. R., Donald, B., Gray, M., & Knox-Hayes, J. (2017). Sharing Economies: Moving Beyond Binaries in a Digital Age. *Cambridge Journal of Regions Economy and Society, 10*(2), 209-230. doi:10.1093/cjres/rsx005

Durgee, J. F., & Oconnor, G. C. (1995). An Exploration into Renting as Consumption Behavior. *Psychology & Marketing, 12*(2), 89-104. doi:10.1002/mar.4220120202

Forno, F., & Garibaldi, R. (2015). Sharing Economy in Travel and Tourism: The Case of Home-Swapping in Italy. *Journal of Quality Assurance in Hospitality & Tourism, 16*(2), 202-220. doi:10.1080/1528008x.2015.1013409

Frenken, K. (2017). Political Economies and Environmental Futures for the Sharing Economy. *Philosophical Transactions of the Royal Society A: Mathematical, Physical and Engineering Sciences, 375*(2095). doi:10.1098/rsta.2016.0367

Frenken, K., & Schor, J. (2017). Putting the sharing economy into perspective. *Environmental Innovation and Societal Transitions, 23*(Supplement C), 3-10. doi:https://doi.org/10.1016/j.eist.2017.01.003

Gee-Woo, B., Zmud, R. W., Young-Gul, K., & Jae-Nam, L. (2005). Behavioral Intention Formation in Knowledge Sharing: Examining the Roles of Extrinsic Motivators, Social-Psychological Forces, and Organizational Climate. *Mis Quarterly, 29*(1), 87-111.

Giesler, M. (2006). Consumer gift systems. *Journal of Consumer Research, 33*(2), 283-290. doi:10.1086/506309

Gobble, M. M. (2017). Defining the Sharing Economy. *Research-Technology Management, 60*(2), 59-61.

Godelnik, R. (2017). Millennials and the sharing economy: Lessons from a 'buy nothing new, share everything month' project. *Environmental Innovation and Societal Transitions, 23*(Supplement C), 40-52. doi:https://doi.org/10.1016/j.eist.2017.02.002

GrybaitĖ, V., & StankeviČIenĖ, J. (2016). Motives for Participation in the Sharing Economy - Evidence from Lithuania. *Economics & Management / Ekonomia i Zarzadzanie, 8*(4), 7-17. doi:10.1515/emj-2016-0028

Gullstrand Edbring, E., Lehner, M., & Mont, O. (2016). Exploring Consumer Attitudes to Alternative Models of Consumption: Motivations and Barriers. *Journal of Cleaner Production, 123*, 5-15. doi:10.1016/j.jclepro.2015.10.107

Hamari, J., Sjöklint, M., & Ukkonen, A. (2016). The Sharing Economy: Why People Participate in Collaborative Consumption. *Journal of the Association for Information Science & Technology, 67*(9), 2047-2059. doi:10.1002/asi.23552

Hatzopoulos, V., & Roma, S. (2017). Caring for Sharing? The Collaborative Economy under EU Law. *Common Market Law Review, 54*(1), 81-127.

Hazée, S., Delcourt, C., & Van Vaerenbergh, Y. (2017). Burdens of Access: Understanding Customer Barriers and Barrier-Attenuating Practices in Access-Based Services. *Journal of Service Research, 20*(4), 441-456. doi:10.1177/1094670517712877

Hwang, J., & Griffiths, M. A. (2017). Share More, Drive Less: Millennials Value Perception and Behavioral Intent in Using Collaborative Consumption Services. *Journal of Consumer Marketing, 34*(2), 132-146. doi:10.1108/JCM-10-2015-1560

John, N. A. (2013). Sharing and Web 2.0: The Emergence of a Keyword. *New Media & Society, 15*(2), 167-182. doi:10.1177/1461444812450684

Joo, J.-H. (2017). Motives for Participating in Sharing Economy: Intentions to Use Car Sharing Services. *Journal of Distribution Science, 15*(2), 21-26.

Joo, J. H. (2017). Motives for participating in Sharing Economy: Intentions to Use Car Sharing services. *Journal of Distribution Science, 15*(2), 21-26. doi:10.15722/jds.15.2.201702.21

Lamberton, C. P., & Rose, R. L. (2012). When Is Ours Better Than Mine? A Framework for Understanding and Altering Participation in Commercial Sharing Systems. *Journal of Marketing, 76*(4), 109-125. doi:10.1509/jm.10.0368

Lawson, S. J., Gleim, M. R., Perren, R., & Hwang, J. Y. (2016). Freedom from ownership: An exploration of access-based consumption. *Journal of Business Research, 69*(8), 2615-2623. doi:10.1016/j.jbusres.2016.04.021

Lee, Z. W. Y., Chan, T. K. H., Balaji, M. S., & Chong, A. Y. L. (2016). Technology-mediated sharing economy: Understanding user participation in collaborative consumption

through the benefitcost perspective. Paper presented at the 20th Pacific Asia Conference on Information Systems, PACIS 2016.

Liang, L. J., Choi, H. S. C., & Joppe, M. (2018). Understanding repurchase intention of Airbnb consumers: perceived authenticity, electronic word-of-mouth, and price sensitivity. *Journal of Travel & Tourism Marketing, 35*(1), 73-89. doi:10.1080/10548408.2016.1224750

Milanova, V., & Maas, P. (2017). Sharing intangibles: Uncovering individual motives for engagement in a sharing service setting. *Journal of Business Research, 75*, 159-171. doi:10.1016/j.jbusres.2017.02.002

Moeller, S., & Wittkowski, K. (2010). The burdens of ownership: reasons for preferring renting. *Managing Service Quality, 20*(2), 176-191. doi:10.1108/09604521011027598

Möhlmann, M. (2015). Collaborative consumption: determinants of satisfaction and the likelihood of using a sharing economy option again. *Journal of Consumer Behaviour, 14*(3), 193-207. doi:10.1002/cb.1512

Mont, O. K. (2002). Clarifying the Concept of Product-Service System. *Journal of Cleaner Production, 10*(3), 237-245. doi:10.1016/s0959-6526(01)00039-7

Roos, D., & Hahn, R. (2017). Understanding Collaborative Consumption: An Extension of the Theory of Planned Behavior with Value-Based Personal Norms. *Journal of Business Ethics*, 1-19. doi:10.1007/s10551-017-3675-3

Ryan, R. M., & Deci, E. L. (2000). Intrinsic and Extrinsic Motivations: Classic definitions and New Directions. *Contemporary Educational Psychology, 25*(1), 54-67. doi:10.1006/ceps.1999.1020

Schor, J. B., & Fitzmaurice, C. J. (2015). Collaborating and Connecting: The Emergence of the Sharing Economy. In L. A. Reisch, J. Thøgersen, L. A. Reisch, & J. Thøgersen (Eds.), *Handbook of research on sustainable consumption.* (pp. 410-425). Northampton, MA, US: Edward Elgar Publishing.

Sigala, M. (2017). Collaborative Commerce in Tourism: Implications for Research and Industry. *Current Issues in Tourism, 20*(4), 346-355. doi:10.1080/13683500.2014.982522

Stephany, A. (2015). *The Business of Sharing: Making it in the New Sharing Economy*: Palgrave Macmillan.

Tussyadiah, I. (2014). An Exploratory Study on Drivers and Deterrents of Collaborative Consumption in Travel.

Yang, S., Song, Y., Chen, S., & Xia, X. (2017). Why are Customers Loyal in Sharing-Economy Services? A Relational Benefits Perspective. *Journal of Services Marketing, 31*(1), 48-62. doi:10.1108/JSM-01-2016-0042

Zhang, K. Z. K., Yan, R., & Zhao, S. J. (2016). *Understanding participation in sharing economy: The roles of convenience, risk, and regulatory foci.* Paper presented at the 20th Pacific Asia Conference on Information Systems, PACIS 2016.

Zhu, G., So, K. K. F., & Hudson, S. (2017). Inside the Sharing Economy: Understanding Consumer Motivations behind the Adoption of Mobile Applications. *International Journal of Contemporary Hospitality Management, 29*(9), 2218-2239. doi:10.1108/ijchm-09-2016-0496

Zhu, Z., Nakata, C., Sivakumar, K., & Grewal, D. (2007). Self-service technology effectiveness: the role of design features and individual traits. *Journal of the Academy of Marketing Science, 35*(4), 492-506. doi:10.1007/s11747-007-0019-3

Zipcar service (2017), *How does Zipcar work*? Available on: http://www.zipcar.com/how accessed on 08/11/2017, 20h35

FACULDADE DE **ECONOMIA**